



# Bank Holding Company Performance Report September 30, 2021—FR BHCPR

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**BHC Name** MUFG AMERICAS HOLDINGS CORPORATION

**City/State** NEW YORK, NY

## Bank Holding Company Information

Federal Reserve District: 12

Consolidated Assets (\$000): 164,592,763

Peer Group Number: 1 Number in Peer Group: 132

Number of Bank Subsidiaries: 1

### Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

### Mailing Address:

**MUFG AMERICAS HOLDINGS CORPORATION**  
**1251 AVENUE OF THE AMERICAS**  
  
**NEW YORK, NY 10020**

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BHC Name

City/State

## Summary Ratios

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Average assets (\$000)	166,460,528	167,645,471	167,311,063	170,841,331	161,285,425
Net income (\$000)	1,143,123	-163,239	166,468	-733,757	1,073,255
Number of BHCs in peer group	132	130	128	125	118

	BHC	Peer #	Pct												
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent)	0.56	2.65	1	1.87	2.80	11	1.86	2.77	11	1.84	3.01	12	2.09	3.08	11
+ Non-interest income	1.13	1.09	57	1.62	1.21	75	1.64	1.21	75	1.54	1.32	69	1.32	1.31	58
- Overhead expense	1.66	2.21	15	3.12	2.59	77	2.99	2.57	75	3.62	2.69	84	2.67	2.71	52
- Provision for credit losses	-0.02	-0.12	68	0.68	0.66	57	0.50	0.51	54	0.17	0.15	66	0.05	0.14	23
+ Securities gains (losses)	0	0.01	23	0.11	0.03	91	0.09	0.02	92	0.02	0.01	84	0.01	0	82
+ Other tax equivalent adjustments	0	0	80	0	0	45	0	0	48	0	0	42	0	0	75
= Pretax net operating income (tax equivalent)	0.06	1.76	0	-0.20	0.91	8	0.09	1.04	9	-0.38	1.56	0	0.70	1.57	5
Net operating income	0.12	1.34	0	-0.13	0.70	8	0.10	0.81	8	-0.43	1.19	1	0.67	1.24	6
Net income	0.92	1.34	11	-0.13	0.71	8	0.10	0.82	8	-0.43	1.19	1	0.67	1.24	6
Net income (Subchapter S adjusted)		2.06			1.15			1.18			1.17			1.42	
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent)	0.64	3.12	0	2.72	3.64	9	2.62	3.55	9	3.54	4.41	9	3.48	4.24	12
Interest expense	0.04	0.26	3	0.71	0.58	70	0.62	0.52	68	1.55	1.08	83	1.22	0.86	81
Net interest income (tax equivalent)	0.60	2.85	1	2.01	3.05	11	2	3.01	11	1.99	3.33	10	2.26	3.38	11
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases	0.14	0.12	62	0.37	0.28	70	0.39	0.27	73	0.25	0.21	68	0.10	0.22	37
Earnings coverage of net loan and lease losses (X)	0.20	26.30	14	2.37	20.97	15	2.89	22.91	14	-1.77	24.40	7	13.79	21.75	50
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1	1.32	24	1.61	1.58	61	1.55	1.58	54	0.61	0.83	31	0.55	0.90	22
Allowance for loan and lease losses / Total loans and leases	0.28	1.30	1	1.60	1.55	61	1.53	1.55	55	0.60	0.81	31	0.54	0.89	22
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.83	0.58	78	0.70	0.71	54	0.86	0.71	69	0.51	0.57	45	0.51	0.61	42
30-89 days past due loans and leases / Total loans and leases	0.25	0.29	54	0.56	0.37	77	0.36	0.39	55	0.26	0.43	34	0.27	0.44	30
<b>Liquidity and Funding</b>															
Net noncore funding dependence	10.09	-3.31	85	13.30	6.19	73	14.44	3.20	81	26.34	14.45	81	27.31	16.62	78
Net short-term noncore funding dependence	-0.36	-9.17	76	-1.32	-2.71	48	1.99	-4.76	74	12.93	3.38	79	13.49	4.66	77
Net loans and leases / Total assets	48.84	58.81	18	51.46	63	16	48.70	61.58	16	51.86	63.77	20	51.60	63.98	17
<b>Capitalization</b>															
Tier 1 leverage ratio	10.21	9.07	81	9.44	9.05	64	9.56	9.13	69	8.88	9.76	28	8.77	9.71	18
Holding company equity capital / Total assets	10.87	10.79	54	10.27	11.12	38	10.24	11.16	37	9.53	12.43	15	9.82	12.22	15
Total equity capital (including minority interest) / Total assets	10.93	10.91	54	10.33	11.24	36	10.29	11.29	35	9.58	12.57	14	9.86	12.27	16
Common equity tier 1 capital / Total risk-weighted assets	15.55	12.64	87	15.03	12.26	85	15.28	12.38	85	14.10	12.17	80	13.96	12.12	80
Net loans and leases / Equity capital (X)	4.49	5.47	29	5.01	5.73	37	4.76	5.58	33	5.44	5.21	58	5.25	5.29	47
Cash dividends / Net income	0	27.22	3		49.74		0	42.30	4		33.12		0	27.31	5
Cash dividends / Net income (Subchapter S adjusted)		-3.51			10.79			-0.65			-12.02			17.36	
<b>Growth Rates</b>															
Assets	0.34	9.51	11	-5.31	16.67	2	-1.74	16.68	4	1.61	9.26	16	8.76	7	68
Equity capital	6.20	7.52	55	5.02	6.54	47	5.58	6.99	48	-1.39	10.49	6	-9.57	7.89	2
Net loans and leases	-4.78	-0.66	36	-4.88	12.75	6	-7.73	9.07	6	2.13	9.10	24	8.30	7.89	66
Noncore funding	-9.97	-21.64	69	-28.82	-6.57	21	-22.28	-12.18	39	1.50	6.59	43	28.05	10.67	80
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital	2.24	0.55	85	0	0.92	36	0	0.77	38	0	1.02	36	0	1.14	37
Long-term debt / Equity capital	39.06	10.65	89	45.04	13.73	87	42.12	13.56	86	46.59	13.04	88	44.33	13.37	87
Equity investment in subsidiaries / Equity capital	104.64	103.15	64	104.69	103.27	63	104.65	102.81	64	105.07	103.22	61	108.31	103.10	79
Cash from ops + noncash items + op expense / Op expense + dividends	87.89	155.61	24	138.69	142.45	57	148.90	147.24	61	32.23	190.27	6	924.67	174.91	98

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

## Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	394,392	2,283,414	2,949,963	3,577,861	3,250,016	-82.73	-81.17
Income from lease financing receivables.....	31,645	33,406	43,894	62,555	61,792	-5.27	-31.54
Fully taxable income on loans and leases.....	424,629	2,289,469	2,959,009	3,590,988	3,271,416	-81.45	-80.09
Tax-exempt income on loans and leases.....	1,408	27,351	34,848	49,428	40,392	-94.85	-83.59
Estimated tax benefit on income on loans and leases.....	1,062	11,647	14,950	21,754	20,341	-90.88	-91.75
Income on loans and leases (tax equivalent).....	427,099	2,328,467	3,008,807	3,662,170	3,332,149	-81.66	-80.17
Investment interest income (tax equivalent).....	18,432	362,409	472,765	621,402	668,463	-94.91	-94.79
Interest on balances due from depository institutions.....	121	35,567	39,361	162,868	80,277	-99.66	-99.00
Interest income on other earning assets.....	299,776	461,401	570,303	1,159,056	1,103,611	-35.03	16.32
Total interest income (tax equivalent).....	745,428	3,187,844	4,091,236	5,605,496	5,184,500	-76.62	-73.16
Interest on time deposits of \$250K or more.....	0	71,242	77,674	153,843	54,723	-100.00	
Interest on time deposits < \$250K.....	0	89,370	101,415	209,488	77,740	-100.00	
Interest on foreign office deposits.....	0	0	0	0	0		-100.00
Interest on other deposits.....	8,773	163,106	183,961	462,506	308,115	-94.62	-90.22
Interest on other borrowings and trading liabilities.....	32,045	513,387	611,842	1,629,373	1,350,918	-93.76	-89.97
Interest on subordinated debt and mandatory convertible securities.....	0	0	0	748	26,311		-100.00
Total interest expense.....	40,818	837,105	974,892	2,455,958	1,817,807	-95.12	-91.79
Net interest income (tax equivalent).....	704,610	2,350,739	3,116,344	3,149,538	3,366,693	-70.03	-69.10
Non-interest income.....	1,408,198	2,036,942	2,742,723	2,630,639	2,136,098	-30.87	-8.24
Adjusted operating income (tax equivalent).....	2,112,808	4,387,681	5,859,067	5,780,177	5,502,791	-51.85	-44.61
Overhead expense.....	2,071,429	3,928,525	5,010,495	6,180,849	4,301,940	-47.27	-26.63
Provision for credit losses.....	-28,457	849,937	843,150	282,665	84,007		
Securities gains (losses).....	0	137,224	144,289	38,772	8,475	-100.00	-100.00
Other tax equivalent adjustments.....	1	0	0	0	1		
Pretax net operating income (tax equivalent).....	69,510	-253,415	149,814	-644,217	1,124,776		-91.89
Applicable income taxes.....	-85,810	-91,352	-17,720	82,384	51,772		
Tax equivalent adjustments.....	1,063	13,498	17,431	23,980	23,281	-92.12	-94.69
Applicable income taxes (tax equivalent).....	-84,747	-77,854	-289	106,364	75,053		
Minority interest.....	0	-12,322	-16,365	-16,824	-23,532		
Net income before discontinued operations, net of minority interest.....	154,257	-163,239	166,468	-733,757	1,073,255		-76.47
Discontinued operations, net of applicable income taxes.....	988,866	0	0	0	0		
Net income attributable to holding company.....	1,143,123	-163,239	166,468	-733,757	1,073,255		74.39
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	1,143,123	-175,561	150,103	-750,581	1,049,723		92.64
Investment securities income (tax equivalent).....	18,432	362,409	472,765	621,402	668,463	-94.91	-94.79
US Treasury and agency securities (excluding mortgage-backed securities).....	0	70,061	93,525	96,324	88,840	-100.00	-100.00
Mortgage-backed securities.....	0	237,536	306,795	421,295	471,928	-100.00	-100.00
All other securities.....	18,432	54,812	72,445	103,783	107,695	-66.37	-79.93
Cash dividends declared.....	0	0	0	0	0		
Common.....	0	0	0	0	0		
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

## Relative Income Statement and Margin Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Average Assets</b>															
Interest income (tax equivalent)	0.60	2.90	0	2.54	3.35	9	2.45	3.27	9	3.28	4	12	3.21	3.87	11
Less: Interest expense	0.03	0.24	3	0.67	0.54	72	0.58	0.48	70	1.44	0.98	82	1.13	0.79	79
Equals: Net interest income (tax equivalent)	0.56	2.65	1	1.87	2.80	11	1.86	2.77	11	1.84	3.01	12	2.09	3.08	11
Plus: Non-interest income	1.13	1.09	57	1.62	1.21	75	1.64	1.21	75	1.54	1.32	69	1.32	1.31	58
Equals: adjusted operating income (tax equivalent)	1.69	3.80	0	3.49	4.06	23	3.50	4.04	24	3.38	4.41	10	3.41	4.46	10
Less: Overhead expense	1.66	2.21	15	3.12	2.59	77	2.99	2.57	75	3.62	2.69	84	2.67	2.71	52
Less: Provision for credit losses	-0.02	-0.12	68	0.68	0.66	57	0.50	0.51	54	0.17	0.15	66	0.05	0.14	23
Plus: Realized gains (losses) on held-to-maturities securities	0	0	50	0	0	46	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	24	0.11	0.03	91	0.09	0.02	92	0.02	0.01	84	0.01	0	82
Plus: other tax equivalent adjustments	0	0	80	0	0	45	0	0	48	0	0	42	0	0	75
Equals: Pretax net operating income (tax equivalent)	0.06	1.76	0	-0.20	0.91	8	0.09	1.04	9	-0.38	1.56	0	0.70	1.57	5
Less: Applicable income taxes (tax equivalent)	-0.07	0.41	0	-0.06	0.21	7	0	0.23	6	0.06	0.36	2	0.05	0.33	2
Less: Minority interest	0	0	41	-0.01	0	2	-0.01	0	1	-0.01	0	0	-0.01	0	0
Equals: Net operating income	0.12	1.34	0	-0.13	0.70	8	0.10	0.81	8	-0.43	1.19	1	0.67	1.24	6
Plus: Net extraordinary items	0.79	0	99	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income	0.92	1.34	11	-0.13	0.71	8	0.10	0.82	8	-0.43	1.19	1	0.67	1.24	6
Memo: Net income (last four quarters)	0.88	1.30	12	0.05	0.81	8	0.10	0.82	8	-0.43	1.19	1	0.67	1.24	6
Net income—BHC and noncontrolling (minority) interest	0.92	1.35	9	-0.14	0.72	8	0.09	0.83	8	-0.44	1.20	0	0.65	1.25	5
<b>Margin Analysis</b>															
Average earning assets / Average assets	93.39	93.09	53	93.17	92.11	64	93.24	92.32	63	92.61	91.05	67	92.27	91.48	58
Average interest-bearing funds / Average assets	59.82	61.98	42	64.45	64.67	51	64.12	64.06	51	68.13	65.57	65	64.11	65.56	42
Interest income (tax equivalent) / Average earning assets	0.64	3.12	0	2.72	3.64	9	2.62	3.55	9	3.54	4.41	9	3.48	4.24	12
Interest expense / Average earning assets	0.04	0.26	3	0.71	0.58	70	0.62	0.52	68	1.55	1.08	83	1.22	0.86	81
Net interest income (tax equivalent) / Average earning assets	0.60	2.85	1	2.01	3.05	11	2	3.01	11	1.99	3.33	10	2.26	3.38	11
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent)	0.70	4.07	0	3.52	4.35	9	3.45	4.27	9	4.13	5.09	8	4.02	4.95	8
Interest-bearing bank balances	0	0.13	4	0.42	0.36	67	0.33	0.27	71	2.20	2.04	58	2.27	1.64	88
Federal funds sold and reverse repos	0.21	0.25	58	1.30	0.75	80	1.08	0.68	76	3.37	2.44	81	3.18	2.17	85
Trading assets	2.53	0.45	93	3.04	0.65	90	2.83	0.60	90	3.26	0.99	87	3.58	1.11	90
Total earning assets	0.64	3.09	0	2.71	3.61	9	2.61	3.51	9	3.53	4.36	10	3.47	4.20	12
Investment securities (tax equivalent)	0.09	1.77	0	2.04	2.36	23	1.98	2.25	28	2.32	2.76	15	2.40	2.68	27
US Treasury and agency securities (excluding mortgage-backed securities)	0	1.23	1	1.96	1.85	56	1.80	1.75	55	1.87	2.32	21	1.94	2.05	43
Mortgage-backed securities	0	1.55	1	1.96	2.17	26	1.91	2.05	32	2.19	2.61	8	2.32	2.50	27
All other securities	1.01	2.85	8	2.80	3.28	32	2.73	3.24	31	3.88	4.06	57	3.61	4.20	46
Interest-bearing deposits	0.02	0.22	3	0.68	0.60	60	0.57	0.53	60	1.32	1.10	70	0.82	0.81	55
Time deposits of \$250K or more	0	0.70	1	1.68	1.53	63	1.48	1.42	53	2.41	1.96	87	1.83	1.44	81
Time deposits < \$250K	0	0.67	1	1.89	1.47	86	1.75	1.36	84	2.39	1.82	87	1.61	1.29	71
Other domestic deposits	0.02	0.16	3	0.42	0.41	55	0.35	0.36	53	0.98	0.93	56	0.67	0.67	59
Foreign deposits		0.12			0.48			0.42			1.19			0.97	
Federal funds purchased and repos	0.10	0.18	49	0.80	0.71	71	0.64	0.62	65	2.97	1.86	85	2.73	1.51	85
Other borrowed funds and trading liabilities	0.08	1.29	14	2.12	1.54	80	2.07	1.50	80	2.76	2.38	72	2.35	2.28	57
All interest-bearing funds	0.05	0.38	3	1.03	0.82	75	0.91	0.74	72	2.11	1.49	82	1.76	1.19	84

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

### Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Non-interest Income and Expenses</b>					
Total non-interest income	1,408,198	2,036,942	2,742,723	2,630,639	2,136,098
Fiduciary activities income	18	80,392	107,117	106,065	98,750
Service charges on deposit accounts - domestic	26,749	110,982	147,242	165,679	178,533
Trading revenue	-323,000	13,355	34,548	69,904	-23,006
Investment banking fees and commissions	394,755	477,854	612,861	496,994	426,790
Insurance activities revenue	0	850	1,080	2,028	3,098
Venture capital revenue	0	0	0	0	197
Net servicing fees	0	-117,827	-122,589	-43,943	20,484
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	29,163	80,752	104,536	90,429	58,581
Other non-interest income	1,280,513	1,390,584	1,857,928	1,743,483	1,372,671
Total overhead expenses	2,071,429	3,928,525	5,010,495	6,180,849	4,301,940
Personnel expense	1,155,392	2,074,297	2,752,647	2,686,509	2,615,283
Net occupancy expense	151,353	329,729	434,303	426,999	366,269
Goodwill impairment losses	0	357,000	357,000	1,614,444	0
Amortization expenses and impairment loss (other intangible assets)	4,997	73,692	79,019	33,681	26,407
Other operating expenses	759,687	1,093,807	1,387,526	1,419,216	1,293,981
Fee income on mutual funds and annuities	0	17,545	23,554	26,998	27,964
<b>Memoranda</b>					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	13,836	13,843	13,893	13,238	13,254
Average personnel expense per employee	83.51	149.84	198.13	202.94	197.32
Average assets per employee	12,030.97	12,110.49	12,042.83	12,905.37	12,168.81

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>															
Mutual fund fee income / Non-interest income	0	2.14	11	0.86	2.09	39	0.86	2.02	39	1.03	2.72	35	1.31	3.08	37
Overhead expenses / Net Interest Income + non-interest income	98.09	58.85	99	89.81	62.06	93	85.77	62.28	91	107.38	61.29	99	78.51	60.88	93
<b>Percent of Average Assets</b>															
Total overhead expense	1.66	2.21	15	3.12	2.59	77	2.99	2.57	75	3.62	2.69	84	2.67	2.71	52
Personnel expense	0.93	1.23	18	1.65	1.30	82	1.65	1.30	82	1.57	1.41	65	1.62	1.44	70
Net occupancy expense	0.12	0.24	11	0.26	0.26	52	0.26	0.26	51	0.25	0.28	32	0.23	0.28	24
Other operating expenses	0.61	0.72	42	1.21	0.95	77	1.09	0.94	75	1.80	0.97	89	0.82	0.97	42
Overhead less non-interest income	0.53	1.08	12	1.50	1.27	73	1.36	1.25	55	2.08	1.32	91	1.34	1.38	42
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>															
Total overhead expense	98.04	58.34	99	89.54	61.60	93	85.52	61.82	91	106.93	60.64	99	78.18	60.37	93
Personnel expense	54.69	32.89	99	47.28	32.31	97	46.98	32.36	97	46.48	32.39	95	47.53	32.51	96
Net occupancy expense	7.16	6.26	62	7.51	6.55	65	7.41	6.58	63	7.39	6.52	67	6.66	6.48	55
Other operating expenses	36.19	18.68	96	34.74	22.16	88	31.12	22.28	85	53.07	21.20	96	23.99	20.90	75
Total non-interest income	66.65	28.20	93	46.42	28.52	86	46.81	28.83	85	45.51	29.23	84	38.82	28.50	75
Fiduciary activities income	0	2.27	24	1.83	2.06	54	1.83	2.09	55	1.83	1.97	57	1.79	2.14	55
Service charges on domestic deposit accounts	1.27	3.25	18	2.53	3.23	34	2.51	3.27	33	2.87	3.88	37	3.24	4.15	37
Trading revenue	-15.29	0.68	0	0.30	1.37	54	0.59	1.28	58	1.21	1.18	70	-0.42	0.85	6
Investment banking fees and commissions	18.68	2.46	95	10.89	2.59	90	10.46	2.46	90	8.60	3.54	82	7.76	3.42	83
Insurance activities revenue	0	0.38	11	0.02	0.41	37	0.02	0.41	37	0.04	0.47	42	0.06	0.47	47
Venture capital revenue	0	0.03	45	0	0	45	0	0.01	44	0	0.02	42	0	0.02	82
Net servicing fees	0	0.56	14	-2.69	-0.04	8	-2.09	0.01	7	-0.76	0.28	4	0.37	0.65	52
Net securitization income	0	0.01	43	0	0	46	0	0	45	0	0.01	44	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	1.38	3.64	37	1.84	3.74	47	1.78	3.92	45	1.56	1.86	55	1.06	1.61	53
Other non-interest income	60.61	9.39	99	31.69	9.49	94	31.71	9.65	95	30.16	10.04	93	24.94	9.86	94
Overhead less non-interest income	31.39	29.67	46	43.11	31.97	80	38.71	31.93	68	61.42	31.06	99	39.36	31.46	73
Applicable income taxes / Pretax net operating income (tax equivalent)	-123.45	21.49	0		18.64		-11.83	18.63	2		20.56		-4.60	19.04	3
Applicable income tax + TE / Pretax net operating income + TE	-121.92	23.11	0		22.16		-0.19	21.18	3		23.23		6.67	21.56	4

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

**Assets**

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Real estate loans	43,530,771	50,728,620	47,882,060	57,448,593	58,537,240	-14.19	-11.87
Commercial and industrial loans	20,250,618	19,594,002	19,656,926	16,189,588	16,083,939	3.35	-2.17
Loans to individuals	2,996,506	3,534,660	3,159,922	4,605,863	2,814,386	-15.23	148.96
Loans to depository institutions and acceptances of other banks	569	1,158	536	637	221	-50.86	7012.50
Agricultural loans	390,116	328,174	345,164	324,994	267,382	18.87	29.98
Other loans and leases	13,436,119	11,598,476	11,969,601	10,554,379	9,506,931	15.84	58.08
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	80,604,699	85,785,090	83,014,209	89,124,054	87,210,099	-6.04	0.63
Less: Allowance for loan and lease losses	223,000	1,371,000	1,273,000	538,476	473,700	-83.73	-67.71
Net loans and leases	80,381,699	84,414,090	81,741,209	88,585,578	86,736,399	-4.78	1.23
Debt securities that reprice or mature in over 1 year	25,299,300	20,384,272	21,823,105	22,441,778	21,168,798	24.11	32.53
Mutual funds and equity securities	24,376	19,983	19,945	9,841	9,493	21.98	240.83
Subtotal	105,705,375	104,818,345	103,584,259	111,037,197	107,914,690	0.85	7.31
Interest-bearing bank balances	14,518,676	13,177,000	14,347,554	7,222,859	6,334,468	10.18	310.93
Federal funds sold and reverse repos	15,215,563	17,534,905	17,607,560	23,942,932	22,368,123	-13.23	-30.54
Debt securities that reprice or mature within 1 year	3,331,091	3,928,722	3,746,450	4,768,708	6,045,701	-15.21	-33.62
Trading assets	13,084,507	12,502,883	16,038,348	10,376,454	11,211,636	4.65	39.13
Total earning assets	151,855,212	151,961,855	155,324,171	157,348,150	153,874,618	-0.07	9.75
Non-interest-bearing cash and due from depository institutions	2,249,519	2,008,398	2,065,317	2,411,028	2,013,542	12.01	22.77
Premises, fixed assets, and leases	1,238,720	1,339,798	1,319,489	1,369,076	634,561	-7.54	109.50
Other real estate owned	251	251	251	651	1,395	0.00	-99.67
Investment in unconsolidated subsidiaries	1,217,634	1,347,560	1,328,054	1,354,090	1,474,031	-9.64	-18.03
Intangible and other assets	8,031,427	7,371,264	7,808,292	8,326,748	10,102,160	8.96	-8.36
Total assets	164,592,763	164,029,126	167,845,574	170,809,743	168,100,307	0.34	8.92
Quarterly average assets	164,002,635	164,841,138	166,307,838	171,205,014	165,365,403	-0.51	9.83
Average loans and leases (YTD)	80,889,985	88,265,045	87,233,879	88,774,571	82,969,898	-8.36	1.34
<b>Memoranda</b>							
Loans held-for-sale	58,303,574	811,663	848,520	910,583	702,998	7083.22	6761.59
Loans not held-for-sale	22,301,125	84,973,427	82,165,689	88,213,471	86,507,101	-73.76	-71.86
Real estate loans secured by 1-4 family	25,594,618	31,807,991	29,280,496	38,321,856	40,763,933	-19.53	-19.45
Commercial real estate loans	17,736,952	18,703,864	18,390,040	18,891,879	17,566,911	-5.17	1.69
Construction and land development	1,643,621	1,612,409	1,698,849	1,488,464	1,686,313	1.94	-25.94
Multifamily	6,801,822	7,381,303	7,209,931	7,306,441	5,879,112	-7.85	43.95
Nonfarm nonresidential	9,291,509	9,710,152	9,481,260	10,096,974	10,001,486	-4.31	-11.49
Real estate loans secured by farmland	199,201	216,765	211,524	234,858	206,396	-8.10	10.76
Total investment securities	28,654,767	24,332,977	25,589,500	27,220,327	27,223,992	17.76	18.83
U.S. Treasury securities	3,539,115	1,478,865	2,682,751	4,396,983	3,956,525	139.31	65.90
US agency securities (excluding mortgage-backed securities)	6,073,770	3,537,995	4,050,339	2,400,608	724,793	71.67	999999.00
Municipal securities	674,428	939,496	931,922	938,310	1,193,732	-28.21	-15.70
Mortgage-backed securities	16,638,551	16,448,910	16,000,268	17,780,840	19,702,436	1.15	-5.50
Asset-backed securities	1,188,676	1,371,107	1,366,637	1,490,681	1,474,299	-13.31	-56.33
Other debt securities	515,851	536,621	537,638	203,064	162,714	-3.87	-39.00
Mutual funds and equity securities	24,376	19,983	19,945	9,841	9,493	21.98	240.83
Available-for-sale securities	28,630,391	16,670,244	18,258,855	17,789,093	16,313,706	71.75	108.57
U.S. Treasury securities	3,539,115	1,478,865	2,682,751	4,387,983	3,428,365	139.31	115.53
US agency securities (excluding mortgage-backed securities)	6,073,770	1,803,330	1,790,606	1,050,289	3,122	236.81	999999.00
Municipal securities	674,428	939,496	931,922	938,310	1,193,732	-28.21	-15.70
Mortgage-backed securities	16,638,551	10,540,825	10,949,301	9,718,766	10,051,474	57.85	115.81
Asset-backed securities	1,188,676	1,371,107	1,366,637	1,490,681	1,474,299	-13.31	-56.33
Other debt securities	515,851	536,621	537,638	203,064	162,714	-3.87	-39.00
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)		257,471	221,287	87,017	-181,447		
Available-for-sale securities appreciation (depreciation)	12,100	609,729	598,768	-19,432	-366,083	-98.02	-88.63
Structured notes, fair value	0	0	0	0	0		
Pledged securities	1,693,502	1,532,102	1,363,491	1,200,651	1,663,594	10.53	23.72

BHC Name

City/State

## Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	8,794,025	9,094,468	9,282,776	6,782,515	7,470,049	-3.30	-13.09
NOW, ATS and transaction accounts	5,906,478	7,171,543	6,887,026	4,823,740	3,616,635	-17.64	21.05
Time deposits less brokered deposits < \$250K	-2,643,433	-875,212	-1,430,882	2,813,435	1,858,780		
MMDA and other savings accounts	83,824,842	77,384,139	78,892,782	68,702,020	68,172,076	8.32	32.51
Other non-interest-bearing deposits							
Core deposits	95,881,912	92,774,938	93,631,702	83,121,710	81,117,540	3.35	24.20
Time deposits of \$250K or more	2,202,540	4,033,515	3,686,516	7,395,130	4,006,442	-45.39	
Foreign deposits	0	0	0	0	0		-100.00
Federal funds purchased and repos	22,427,455	23,432,145	27,160,513	28,865,996	27,285,212	-4.29	-12.46
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	11,258	513,570	22,597	58,362	382,238	-97.81	-96.19
Other borrowings w/remaining maturity of 1 year or less	3,332,250	508,908	2,062,911	9,263,640	13,571,773	554.78	-48.07
Other borrowings w/remaining maturity over 1 year	10,901,284	14,939,324	12,617,851	14,254,697	13,115,388	-27.03	17.17
Brokered deposits < \$250K	4,859,371	5,149,768	5,107,548	5,343,727	5,854,727	-5.64	
Noncore funding	43,734,158	48,577,230	50,657,936	65,181,552	64,215,780	-9.97	-10.91
Trading liabilities	3,119,268	2,805,530	3,333,640	3,258,555	4,014,049	11.18	-6.26
Subordinated notes and debentures + trust preferred securities	0	36,874	36,911	36,766	111,622	-100.00	-100.00
Other liabilities	3,867,591	2,893,648	2,906,189	2,844,764	2,061,177	33.66	42.21
Total liabilities	146,602,929	147,088,220	150,566,378	154,443,347	151,520,168	-0.33	9.73
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	132,077	132,077	132,077	132,077	131,935	0.00	-8.48
Common surplus	8,235,328	8,222,718	8,241,704	8,220,985	8,176,955	0.15	4.63
Retained earnings	9,941,704	8,477,372	8,802,103	8,788,457	9,523,717	17.27	1.77
Accumulated other comprehensive income	-417,347	14,279	12,624	-861,999	-1,324,235		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	17,891,762	16,846,446	17,188,508	16,279,520	16,508,372	6.20	3.11
Noncontrolling (minority) interest in subsidiaries	98,072	94,460	90,688	86,876	71,767	3.82	-38.42
Total equity capital, including minority interest	17,989,834	16,940,906	17,279,196	16,366,396	16,580,139	6.19	2.73
Total liabilities and capital	164,592,763	164,029,126	167,845,574	170,809,743	168,100,307	0.34	8.92
<b>Memoranda</b>							
Non-interest-bearing deposits	43,789,542	40,462,705	40,130,156	31,521,260	31,754,343	8.22	28.07
Interest-bearing deposits	59,154,281	61,495,516	62,295,610	64,339,307	59,224,366	-3.81	17.24
Total deposits	102,943,823	101,958,221	102,425,766	95,860,567	90,978,709	0.97	21.61
Long-term debt that reprices within 1 year	6,890,440	7,428,896	7,041,407	7,521,321	6,776,893	-7.25	10.37
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended	17,188,508	16,279,520	16,279,520	16,508,372	18,254,870		
Accounting restatements	0	-143,860	-143,860	5,192	0		
Net income	1,143,123	-163,239	166,468	-733,757	1,073,255		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	-9,898	-2,253	11,756	18,921	-2,498,974		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	18,556	0		
Less: Dividends declared	0	0	0	0	0		
Change in other comprehensive income	-429,971	876,278	874,624	462,236	-320,779		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	17,891,762	16,846,446	17,188,508	16,279,520	16,508,372		

BHC Name

City/State

### Percent Composition of Assets

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Real estate loans	26.45	36.06	28	30.93	36.66	33	28.53	36.22	31	33.63	37.78	38	34.82	37.19	43
Commercial and industrial loans	12.30	11.11	63	11.95	14.40	35	11.71	13.52	41	9.48	12.02	38	9.57	12.85	38
Loans to individuals	1.82	3.60	54	2.15	3.57	54	1.88	3.40	53	2.70	4.20	53	1.67	4.31	46
Loans to depository institutions and acceptances of other banks	0	0.02	66	0	0.03	62	0	0.03	65	0	0.04	60	0	0.05	57
Agricultural loans	0.24	0.21	69	0.20	0.20	71	0.21	0.19	72	0.19	0.24	69	0.16	0.30	67
Other loans and leases	8.16	4.26	78	7.07	4.66	70	7.13	4.63	70	6.18	5.01	62	5.66	5	61
Net loans and leases	48.84	58.81	18	51.46	63	16	48.70	61.58	16	51.86	63.77	20	51.60	63.98	17
Debt securities over 1 year	15.37	18.32	39	12.43	14.80	37	13	15.55	37	13.14	14.60	46	12.59	14.63	42
Mutual funds and equity securities	0.01	0.05	44	0.01	0.06	45	0.01	0.05	42	0.01	0.06	37	0.01	0.06	37
Subtotal	64.22	78.17	11	63.90	79.07	11	61.71	78.16	10	65.01	79.65	15	64.20	79.97	14
Interest-bearing bank balances	8.82	9.37	50	8.03	6.40	68	8.55	7.51	60	4.23	3.06	70	3.77	3.04	66
Federal funds sold and reverse repos	9.24	0.53	95	10.69	0.80	92	10.49	0.82	92	14.02	1.57	91	13.31	1.66	90
Debt securities 1 year or less	2.02	1.51	69	2.40	1.85	70	2.23	1.68	70	2.79	1.91	73	3.60	1.96	78
Trading assets	7.95	0.58	93	7.62	1.04	92	9.56	1.01	92	6.07	1.19	86	6.67	1.33	88
Total earning assets	92.26	91.57	58	92.64	90.87	70	92.54	91.05	67	92.12	89.53	76	91.54	89.74	68
Non-interest cash and due from depository institutions	1.37	0.99	82	1.22	1.03	66	1.23	1.07	61	1.41	1.14	70	1.20	1.21	45
Other real estate owned	0	0.01	15	0	0.03	7	0	0.02	9	0	0.03	12	0	0.04	11
All other assets	6.37	7.39	39	6.13	8.03	26	6.23	7.82	31	6.47	9.27	20	7.26	8.98	31
<b>Memoranda</b>															
Short-term investments	20.09	12.31	83	21.12	10.21	87	21.27	11.17	86	21.04	7.63	87	20.67	7.80	87
U.S. Treasury securities	2.15	1.18	76	0.90	0.91	74	1.60	0.84	78	2.57	1.03	77	2.35	1.04	80
US agency securities (excluding mortgage-backed securities)	3.69	0.75	92	2.16	0.59	88	2.41	0.63	89	1.41	0.54	84	0.43	0.69	57
Municipal securities	0.41	1.70	38	0.57	1.60	44	0.56	1.69	41	0.55	1.34	41	0.71	1.62	43
Mortgage-backed securities	10.11	13.46	36	10.03	11.20	44	9.53	11.75	42	10.41	11.44	45	11.72	11.13	57
Asset-backed securities	0.72	0.47	75	0.84	0.31	80	0.81	0.32	80	0.87	0.28	83	0.88	0.33	80
Other debt securities	0.31	0.51	54	0.33	0.40	61	0.32	0.42	58	0.12	0.39	54	0.10	0.41	52
Loans held-for-sale	35.42	0.50	98	0.49	0.52	58	0.51	0.52	62	0.53	0.39	72	0.42	0.30	71
Loans held for investment	13.55	58.34	1	51.80	63.22	17	48.95	61.72	17	51.64	63.50	19	51.46	63.93	19
Real estate loans secured by 1-4 family	15.55	11.57	70	19.39	12.28	80	17.44	11.91	71	22.44	13.29	83	24.25	13.46	89
Revolving	0.77	1.44	34	1.05	1.72	40	0.94	1.66	37	1.19	2.07	38	1.32	2.27	42
Closed-end, secured by first liens	14.78	9.73	78	18.34	10.10	86	16.50	9.81	84	21.24	10.69	88	22.92	10.57	90
Closed-end, secured by junior liens	0	0.19	12	0	0.24	9	0	0.22	10	0.01	0.28	11	0.01	0.31	10
Commercial real estate loans	10.78	22.35	21	11.40	22.30	25	10.96	22.22	24	11.06	22.23	28	10.45	21.58	26
Construction and land development	1	3.40	21	0.98	3.47	22	1.01	3.40	22	0.87	3.44	22	1	3.51	24
Multifamily	4.13	3.32	70	4.50	3.10	74	4.30	3.12	73	4.28	3.01	74	3.50	2.72	71
Nonfarm nonresidential	5.65	14.65	19	5.92	14.72	22	5.65	14.72	22	5.91	14.69	25	5.95	14.44	24
Real estate loans secured by farmland	0.12	0.35	57	0.13	0.33	58	0.13	0.33	58	0.14	0.36	58	0.12	0.41	57

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

## Loan Mix and Analysis of Concentrations of Credit

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans	54.01	60.51	33	59.13	56.15	45	57.68	57.15	39	64.46	57.46	50	67.12	56.49	58
Real estate loans secured by 1-4 family	31.75	20	83	37.08	19.51	92	35.27	19.43	89	43	20.75	92	46.74	21.10	94
Revolving	1.57	2.47	39	2.01	2.66	44	1.91	2.64	43	2.29	3.15	42	2.55	3.50	42
Closed-end	30.19	17.35	84	35.07	16.64	91	33.37	16.59	91	40.71	17.39	92	44.19	17.39	95
Commercial real estate loans	22	37.13	24	21.80	33.63	25	22.15	34.63	24	21.20	33.52	28	20.14	32.14	30
Construction and land development	2.04	5.69	21	1.88	5.18	25	2.05	5.26	24	1.67	5.09	23	1.93	5.20	25
1-4 family	0.11	1.19	21	0.14	0.94	23	0.13	0.93	23	0.15	0.94	28	0.13	1.02	28
Other	1.93	4.46	25	1.74	4.09	25	1.92	4.19	27	1.52	4.02	23	1.80	4.05	26
Multifamily	8.44	5.41	78	8.60	4.78	85	8.69	4.96	82	8.20	4.69	82	6.74	4.10	79
Nonfarm nonresidential	11.53	24.45	23	11.32	22.19	25	11.42	22.93	24	11.33	22.15	26	11.47	21.40	28
Owner-occupied	4.32	8.31	27	3.60	7.46	25	3.78	7.68	27	3.28	7.72	26	3.12	8.03	26
Other	7.21	15.83	21	7.72	14.52	27	7.64	14.95	26	8.05	14.34	28	8.35	13.38	31
Real estate loans secured by farmland	0.25	0.61	59	0.25	0.52	61	0.25	0.54	61	0.26	0.55	61	0.24	0.63	58
Loans to depository institutions and acceptances of other banks	0	0.03	66	0	0.06	64	0	0.06	65	0	0.11	61	0	0.12	57
Commercial and industrial loans	25.12	19.45	73	22.84	22.98	54	23.68	22.17	60	18.17	19.53	48	18.44	20.32	45
Loans to individuals	3.72	6.58	57	4.12	6.23	58	3.81	6.13	58	5.17	7.13	57	3.23	7.36	47
Credit card loans	0.25	0.51	69	0.27	0.63	68	0.27	0.65	68	0.33	0.81	63	0.38	1.02	63
Agricultural loans	0.48	0.38	71	0.38	0.31	72	0.42	0.32	72	0.36	0.37	73	0.31	0.46	68
Other loans and leases	16.67	8.42	81	13.52	9.11	70	14.42	9.09	73	11.84	9.85	67	10.90	9.66	63
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans	258.47	383.43	25	306.15	387.92	35	284.56	381.27	32	367.67	391.26	41	397.41	379.80	50
Real estate loans secured by 1-4 family	151.97	124.74	68	191.96	130.23	75	174.01	125.03	69	245.26	138.18	86	276.75	137.84	92
Revolving	7.50	15.53	31	10.39	18.32	36	9.41	17.42	35	13.03	21.26	40	15.10	23.33	41
Closed-end	144.47	107.54	74	181.58	110.40	82	164.61	106.14	80	232.23	115.20	89	261.65	112.79	93
Commercial real estate loans	105.31	238.58	19	112.88	237.16	24	109.29	234.65	23	120.91	229.44	30	119.26	219.72	33
Construction and land development	9.76	36.07	21	9.73	36.48	23	10.10	35.62	24	9.53	34.95	24	11.45	35.36	27
1-4 family	0.52	7.44	21	0.71	6.64	24	0.64	6.34	22	0.88	6.61	28	0.80	7.04	27
Other	9.23	28.34	21	9.02	28.60	24	9.45	28.16	25	8.65	27.32	24	10.65	27.26	28
Multifamily	40.39	35.29	69	44.55	32.93	75	42.85	32.74	73	46.76	31.04	80	39.91	27.85	77
Nonfarm nonresidential	55.17	156.30	17	58.60	156.60	21	56.35	155.06	20	64.62	152.10	23	67.90	147.22	26
Owner-occupied	20.65	52.63	21	18.63	52.43	23	18.66	52.37	23	18.69	53.07	24	18.45	54.89	23
Other	34.51	100.99	16	39.98	101.87	23	37.69	100.54	21	45.93	97.41	28	49.45	91.80	33
Real estate loans secured by farmland	1.18	3.67	56	1.31	3.43	56	1.26	3.44	57	1.50	3.60	58	1.40	4.02	57
Loans to depository institutions and acceptances of other banks	0	0.20	66	0.01	0.31	63	0	0.28	64	0	0.44	59	0	0.54	57
Commercial and industrial loans	120.24	116.17	59	118.25	150.16	34	116.82	139.91	38	103.61	122.02	45	109.20	128.82	46
Loans to individuals	17.79	36.56	53	21.33	36.83	53	18.78	37.47	53	29.48	43.51	54	19.11	42.67	47
Credit card loans	1.20	2.58	68	1.38	3.28	66	1.35	3.30	67	1.86	4.34	66	2.25	5.31	66
Agricultural loans	2.32	2.03	70	1.98	1.99	70	2.05	1.88	71	2.08	2.18	72	1.82	2.72	69
Other loans and leases	79.78	47.63	76	70	49.92	67	71.14	49.54	71	67.55	52.44	65	64.54	51.79	64
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans	19.65	29.25	27	20.44	26.62	33	20.65	27.32	33	20.15	26.45	37	19.44	24.79	41
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	94.04	187.63	21	105.85	186.45	27	101.90	183.76	25	114.91	178.57	33	115.09	167.93	38
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	114.69	244.92	18	124.47	243.47	23	120.55	240.85	21	133.61	236.10	29	133.53	225.98	32

BHC Name

City/State

# Liquidity and Funding

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Short-term investments	20.09	12.31	83	21.12	10.21	87	21.27	11.17	86	21.04	7.63	87	20.67	7.80	87
Liquid assets	41.34	29.12	81	38.83	24.65	87	41.61	26.22	87	38.54	22.44	84	38.93	22.72	84
Investment securities	17.41	20.37	43	14.83	17.19	40	15.25	17.85	38	15.94	16.99	48	16.20	17.27	51
Net loans and leases	48.84	58.81	18	51.46	63	16	48.70	61.58	16	51.86	63.77	20	51.60	63.98	17
Net loans, leases and standby letters of credit	51.70	59.61	23	54.41	63.89	18	51.57	62.48	17	54.70	64.84	19	54.89	65.07	19
Core deposits	58.25	75.52	12	56.56	69.20	18	55.78	70.67	16	48.66	63.09	19	48.26	62.13	20
Noncore funding	26.57	10.15	87	29.62	15.53	82	30.18	14.13	82	38.16	19.36	85	38.20	21.34	82
Time deposits of \$250K or more	1.34	1.67	48	2.46	2.35	61	2.20	2.11	60	4.33	2.94	74	2.38	2.89	45
Foreign deposits	0	0.33	39	0	0.36	38	0	0.36	39	0	0.43	38	0	0.47	38
Federal funds purchased and repos	13.63	1.19	97	14.29	1.44	96	16.18	1.47	97	16.90	1.94	95	16.23	1.97	95
Secured federal funds purchased	0	0	49	0	0	48	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	4.38	0.54	94	3.60	0.59	93	5.69	0.54	96	2.88	0.48	87	2.93	0.54	88
Commercial paper	0.01	0.01	91	0.31	0.01	94	0.01	0.01	89	0.03	0.02	91	0.23	0.02	92
Other borrowings w/remaining maturity of 1 year or less	2.02	0.88	77	0.31	1.75	33	1.23	1.24	60	5.42	3.01	80	8.07	3.67	87
Earning assets that reprice within 1 year	46.71	38.80	71	46.97	38.76	71	46.60	39.38	69	45.29	39.29	69	44	40.29	64
Interest-bearing liabilities that reprice within 1 year	2.32	6.64	12	4.46	8.86	22	3.96	8.20	20	8.17	10.19	42	4.19	10.01	17
Long-term debt that reprices within 1 year	4.19	0.27	96	4.53	0.52	93	4.20	0.47	93	4.40	0.96	88	4.03	1.34	84
Net assets that reprice within 1 year	40.20	30.83	72	37.98	27.76	73	38.45	29.11	70	32.72	26.63	64	35.78	27.38	70
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence	10.09	-3.31	85	13.30	6.19	73	14.44	3.20	81	26.34	14.45	81	27.31	16.62	78
Net short-term noncore funding dependence	-0.36	-9.17	76	-1.32	-2.71	48	1.99	-4.76	74	12.93	3.38	79	13.49	4.66	77
Short-term investment / Short-term noncore funding	101.17	304.29	22	104.16	149.65	46	94.53	184.19	29	71.45	77.77	59	70.48	66.46	68
Liquid assets - short-term noncore funding / Nonliquid assets	36.63	36.72	53	30.34	24.47	67	32.73	28.18	61	14.79	16.97	52	15.72	16.04	61
Net loans and leases / Total deposits	78.08	73.05	62	82.79	82.06	49	79.81	79.43	50	92.41	90.31	52	95.34	90.08	65
Net loans and leases / Core deposits	83.83	78.83	63	90.99	92.26	51	87.30	88.34	57	106.57	103.93	63	106.93	105	61
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital		0.50		1.66	1.73	57	1.40	1.57	56	0.58	0.72	51	-1.27	-0.82	26
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	0.07	1.06	28	3.93	4.54	55	3.78	4.31	54	-0.13	1.36	5	-2.57	-1.98	37
Structured notes appreciation (depreciation) / Tier 1 capital		0		0			0.02				0			-0.05	
<b>Percent of Investment Securities</b>															
Held-to-maturity securities	0	13.65	14	31.41	11.41	82	28.57	11.38	78	34.61	12.67	82	40.04	16.19	82
Available-for-sale securities	99.91	84.59	84	68.51	86.72	18	71.35	87.23	21	65.35	85.40	17	59.92	81.88	17
U.S. Treasury securities	12.35	6.01	80	6.08	5.26	72	10.48	4.72	82	16.15	6.15	84	14.53	6.99	77
US agency securities (excluding mortgage-backed securities)	21.20	4.24	90	14.54	3.94	86	15.83	4.01	89	8.82	3.49	83	2.66	4.02	60
Municipal securities	2.35	8.38	41	3.86	9.87	43	3.64	9.83	42	3.45	7.75	46	4.38	9.16	45
Mortgage-backed securities	58.07	66.09	37	67.60	66.61	50	62.53	66.64	43	65.32	67.43	42	72.37	65.45	56
Asset-backed securities	4.15	2.45	72	5.63	1.91	80	5.34	1.91	79	5.48	1.66	82	5.42	2.05	80
Other debt securities	1.80	3.01	54	2.21	2.93	59	2.10	3.01	56	0.75	2.94	49	0.60	2.79	49
Mutual funds and equity securities	0.09	0.29	47	0.08	0.38	45	0.08	0.35	41	0.04	0.40	37	0.03	0.42	37
Debt securities 1 year or less	11.62	8.18	73	16.15	11.25	74	14.64	10.55	74	17.52	11.86	75	22.21	11.91	82
Debt securities 1 to 5 years	9.54	17.39	39	4.24	17.70	27	4.06	17.03	25	8.45	17.94	40	8.94	19.18	38
Debt securities over 5 years	78.75	72.07	55	79.53	68.10	63	81.22	69.86	63	74	66.02	49	68.82	64.73	45
Pledged securities	5.91	33.37	15	6.30	37.16	11	5.33	35.67	13	4.41	30.57	12	6.11	33.30	11
Structured notes, fair value	0	0.06	41	0	0.02	42	0	0.02	42	0	0.03	42	0	0.04	41
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments	-4.55	64.27	18	-6.65	124.80	12	-0.65	183.32	11	3.41	26.69	44	27.15	6.77	76
Investment securities	17.76	32.48	42	-10.23	20.30	8	-5.99	23.62	13	-0.01	11.75	27	-0.81	9.42	30
Core deposits	3.35	16.96	6	12.16	26	11	12.64	26.88	10	2.47	11.23	18	2.63	7.29	38
Noncore funding	-9.97	-21.64	69	-28.82	-6.57	21	-22.28	-12.18	39	1.50	6.59	43	28.05	10.67	80

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)			47,712,624	46,044,819	41,743,286
Commit: Secured commercial real estate loans	1,213,046	1,991,170	1,631,196	3,085,365	2,791,141
Commit: Unsecured real estate loans	1,069,094	1,111,048	1,152,277	1,109,222	1,068,615
Credit card lines (reported semiannually, June/Dec)			2,278,173	2,052,429	1,725,661
Securities underwriting	0	0	0	0	0
Standby letters of credit	4,704,956	4,832,818	4,809,898	4,847,061	5,537,818
Commercial and similar letters of credit	20,853	13,155	13,311	13,211	14,041
Securities lent	5,139,372	3,711,184	6,416,537	4,447,582	844,085
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	101,000	97,000	147,000	142,400	101,000
Credit derivative contracts w/ purchased credit protection-investment grade	101,000	21,000	71,000	21,000	61,000
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	76,000	76,000	91,400	35,000
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts	50,186,924	116,158,828	95,473,113	129,158,126	113,856,620
Written options contracts (interest rate)	4,904,142	2,626,188	2,387,659	1,216,902	1,460,595
Purchased options contracts (interest rate)	2,808,951	4,201,574	3,882,482	2,774,302	3,046,510
Interest rate swaps	115,842,205	101,499,652	102,290,604	96,366,664	72,351,710
Futures and forward foreign exchange	13,558,298	15,093,539	12,323,119	10,264,061	7,850,930
Written options contracts (foreign exchange)	409,104	382,484	380,242	273,559	315,463
Purchased options contracts (foreign exchange)	409,104	382,484	380,242	273,559	315,463
Foreign exchange rate swaps	201,411	258,482	258,482	291,914	687,288
Commodity and other futures and forward contracts	183,672	56,780	900	72,342	127,294
Written options contracts (commodity and other)	407,638	75,992	801,652	40,308	194,037
Purchased options contracts (commodity and other)	407,638	75,992	801,652	40,308	194,037
Commodity and other swaps	192,191	175,378	177,320	158,403	366,303

	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec)							28.43	22.01	76	26.96	23.52	68	24.83	24.05	61
Standby letters of credit	2.86	0.66	93	2.95	0.72	92	2.87	0.71	93	2.84	0.84	91	3.29	0.92	91
Commercial and similar letters of credit	0.01	0.02	67	0.01	0.02	61	0.01	0.02	58	0.01	0.02	57	0.01	0.02	52
Securities lent	3.12	0.10	95	2.26	0.23	91	3.82	0.18	93	2.60	0.40	90	0.50	0.62	83
Credit derivatives - notional amount (holding company as guarantor)	0	0.24	28	0	0.39	27	0	0.35	26	0	0.42	27	0	0.52	27
Credit derivatives - notional amount (holding company as beneficiary)	0.06	0.18	66	0.06	0.33	65	0.09	0.30	65	0.08	0.52	65	0.06	0.75	68
Credit derivative contracts w/ purchased credit protection-investment grade	0.06	0.18	75	0.01	0.24	70	0.04	0.25	72	0.01	0.30	69	0.04	0.52	71
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.13	35	0.05	0.35	73	0.05	0.30	71	0.05	0.45	73	0.02	0.69	72
Derivative contracts	115.14	47.31	88	146.92	51.49	89	130.57	48.62	89	141.05	68.47	87	119.43	65.81	87
Interest rate contracts	105.56	35.15	91	136.86	36.10	91	121.56	34.36	91	134.37	47.31	89	113.45	43.84	89
Interest rate futures and forward contracts	30.49	4.39	90	70.82	8.89	91	56.88	6.21	91	75.62	10.67	89	67.73	11.40	89
Written options contracts (interest rate)	2.98	1.69	81	1.60	2.33	61	1.42	2.18	59	0.71	2.47	57	0.87	2.16	63
Purchased options contracts (interest rate)	1.71	1.29	78	2.56	1.45	79	2.31	1.46	79	1.62	2.65	72	1.81	2.32	73
Interest rate swaps	70.38	20.27	92	61.88	20.71	90	60.94	20.83	90	56.42	28.86	84	43.04	26.74	84
Foreign exchange contracts	8.86	6.12	87	9.83	5.79	88	7.95	6.01	87	6.50	10.12	85	5.45	10.92	86
Futures and forward foreign exchange contracts	8.24	3.76	89	9.20	3.70	88	7.34	3.47	88	6.01	5.23	87	4.67	5.22	88
Written options contracts (foreign exchange)	0.25	0.04	90	0.23	0.03	90	0.23	0.03	91	0.16	0.05	84	0.19	0.14	87
Purchased options contracts (foreign exchange)	0.25	0.04	90	0.23	0.04	90	0.23	0.04	90	0.16	0.08	84	0.19	0.13	88
Foreign exchange rate swaps	0.12	0.76	79	0.16	0.73	80	0.15	0.77	80	0.17	2.03	77	0.41	2.17	79
Equity, commodity, and other derivative contracts	0.72	0.91	81	0.23	1.80	73	1.06	1.86	82	0.18	3.32	70	0.52	4.08	74
Commodity and other futures and forward contracts	0.11	0.07	89	0.03	0.13	86	0	0.14	84	0.04	0.19	85	0.08	0.25	84
Written options contracts (commodity and other)	0.25	0.31	85	0.05	0.54	77	0.48	0.52	85	0.02	0.98	73	0.12	1.48	73
Purchased options contracts (commodity and other)	0.25	0.21	85	0.05	0.38	77	0.48	0.37	86	0.02	0.94	72	0.12	1.29	73
Commodity and other swaps	0.12	0.30	78	0.11	0.31	77	0.11	0.32	75	0.09	0.38	75	0.22	0.40	77
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec)							54.70	42.82	75	51.87	45.53	72	50.31	44.93	72

BHC Name

City/State

## Derivative Instruments

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Notional Amount</b>					
Derivative contracts	189,511,278	240,987,373	219,157,467	240,930,448	200,766,250
Interest rate contracts	173,742,222	224,486,242	204,033,858	229,515,994	190,715,435
Foreign exchange contracts	14,577,917	16,116,989	13,342,085	11,103,093	9,169,144
Equity, commodity, and other contracts	1,191,139	384,142	1,781,524	311,361	881,671
<b>Derivatives Position</b>					
Futures and forwards	63,928,894	131,309,147	107,797,132	139,494,529	121,834,844
Written options	5,720,884	3,084,664	3,569,553	1,530,769	1,970,095
Exchange-traded	657,264	297,917	893,627	0	59,590
Over-the-counter	5,063,620	2,786,747	2,675,926	1,530,769	1,910,505
Purchased options	3,625,693	4,660,050	5,064,376	3,088,169	3,556,010
Exchange-traded	858,264	967,917	1,543,627	465,000	409,590
Over-the-counter	2,767,429	3,692,133	3,520,749	2,623,169	3,146,420
Swaps	116,235,807	101,933,512	102,726,406	96,816,981	73,405,301
Held for trading	177,383,253	229,836,552	208,179,659	225,719,179	198,222,804
Interest rate contracts	162,031,488	213,697,898	193,325,912	214,804,769	189,477,929
Foreign exchange contracts	14,353,565	15,946,040	13,265,593	10,842,068	8,171,185
Equity, commodity, and other contracts	998,200	192,614	1,588,154	72,342	573,690
Non-traded	12,128,025	11,150,821	10,977,808	15,211,269	2,543,446
Interest rate contracts	11,710,734	10,788,344	10,707,946	14,711,225	1,237,506
Foreign exchange contracts	224,352	170,949	76,492	261,025	997,959
Equity, commodity, and other contracts	192,939	191,528	193,370	239,019	307,981
Derivative contracts (excluding futures and FX 14 days or less)	183,891,393	237,999,709	215,734,913	239,505,378	198,735,831
One year or less	87,181,535	143,142,057	118,222,540	150,448,965	165,359,273
Over 1 year to 5 years	55,362,761	52,883,618	56,045,362	48,873,081	19,129,362
Over 5 years	41,347,097	41,974,034	41,467,011	40,183,332	14,247,196
Gross negative fair value (absolute value)	805,405	927,696	1,025,685	521,986	803,392
Gross positive fair value	1,667,943	2,544,246	2,311,535	1,224,582	868,020
Held for trading	1,657,146	2,527,940	2,295,104	1,209,986	824,648
Non-traded	10,797	16,306	16,431	14,596	43,372
Current credit exposure on risk-based capital derivative contracts	1,335,116	2,138,102	1,914,592	1,070,912	726,771
Credit losses on derivative contracts	0	0	0	0	-569
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due	0	0	0	0	0
90+ days past due	0	278	0	0	0

BHC Name

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# Derivatives Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Notional Amount</b>															
Interest rate contracts	91.68	94.10	25	93.15	94.62	26	93.10	94.10	26	95.26	93.44	34	94.99	92.91	39
Foreign exchange contracts	7.69	3.22	82	6.69	3.07	83	6.09	3.49	82	4.61	3.20	77	4.57	3.39	73
Equity, commodity, and other contracts	0.63	1.21	75	0.16	1.18	69	0.81	1.17	73	0.13	1.64	65	0.44	1.93	67
<b>Futures and forwards</b>															
Futures and forwards	33.73	12.59	82	54.49	14.59	92	49.19	14.05	90	57.90	13.49	91	60.68	12.78	93
<b>Written options</b>															
Written options	3.02	7.18	42	1.28	8.60	24	1.63	8.18	29	0.64	5.91	20	0.98	6.60	25
<b>Exchange-traded</b>															
Exchange-traded	0.35	0.11	88	0.12	0.15	85	0.41	0.14	87	0	0.15	42	0.03	0.23	82
<b>Over-the-counter</b>															
Over-the-counter	2.67	6.91	44	1.16	8.13	26	1.22	7.73	28	0.64	5.10	22	0.95	5.49	29
<b>Purchased options</b>															
Purchased options	1.91	3.41	58	1.93	3.51	62	2.31	3.42	60	1.28	4.42	52	1.77	4.19	52
<b>Exchange-traded</b>															
Exchange-traded	0.45	0.12	87	0.40	0.14	86	0.70	0.15	86	0.19	0.28	82	0.20	0.32	82
<b>Over-the-counter</b>															
Over-the-counter	1.46	3.01	58	1.53	2.98	61	1.61	2.86	58	1.09	3.35	56	1.57	3.20	58
<b>Swaps</b>															
Swaps	61.33	71.71	31	42.30	67.37	23	46.87	68.76	24	40.18	69.75	19	36.56	70.34	15
<b>Held for trading</b>															
Held for trading	93.60	40.70	80	95.37	43.02	83	94.99	43.53	82	93.69	44.16	76	98.73	46.31	89
<b>Interest rate contracts</b>															
Interest rate contracts	85.50	34.66	83	88.68	36.62	89	88.21	36.62	86	89.16	37.24	85	94.38	38.40	91
<b>Foreign exchange contracts</b>															
Foreign exchange contracts	7.57	1.55	88	6.62	1.45	88	6.05	1.60	88	4.50	1.60	84	4.07	1.85	81
<b>Equity, commodity, and other contracts</b>															
Equity, commodity, and other contracts	0.53	0.61	83	0.08	0.68	78	0.72	0.68	80	0.03	0.83	76	0.29	1.14	76
<b>Non-traded</b>															
Non-traded	6.40	59.30	19	4.63	56.98	16	5.01	56.47	17	6.31	55.84	23	1.27	53.69	10
<b>Interest rate contracts</b>															
Interest rate contracts	6.18	56.22	20	4.48	54.32	17	4.89	53.82	17	6.11	52.22	24	0.62	50.60	11
<b>Foreign exchange contracts</b>															
Foreign exchange contracts	0.12	0.36	73	0.07	0.39	72	0.03	0.46	69	0.11	0.34	71	0.50	0.57	76
<b>Equity, commodity, and other contracts</b>															
Equity, commodity, and other contracts	0.10	0.11	83	0.08	0.10	83	0.09	0.10	82	0.10	0.13	82	0.15	0.16	82
<b>Derivative contracts (excluding futures and forex 14 days or less)</b>															
Derivative contracts (excluding futures and forex 14 days or less)	97.03	91.91	47	98.76	90.28	65	98.44	91.48	60	99.41	93.86	66	98.99	94.47	62
<b>One year or less</b>															
One year or less	46	27.90	73	59.40	31.66	77	53.94	32.05	75	62.44	32.17	76	82.36	32.51	85
<b>Over 1 year to 5 years</b>															
Over 1 year to 5 years	29.21	29.78	52	21.94	27.15	49	25.57	27.06	51	20.29	30.45	41	9.53	31.16	19
<b>Over 5 years</b>															
Over 5 years	21.82	29.19	45	17.42	28.15	40	18.92	29.56	41	16.68	28.09	38	7.10	28.71	23
<b>Gross negative fair value (absolute value)</b>															
Gross negative fair value (absolute value)	0.42	1.18	24	0.38	1.65	24	0.47	1.55	25	0.22	0.83	22	0.40	0.72	24
<b>Gross positive fair value</b>															
Gross positive fair value	0.88	1.59	19	1.06	2.48	20	1.05	2.23	17	0.51	1.19	20	0.43	0.85	18
<b>Percent of Tier 1 Capital</b>															
<b>Gross negative fair value, absolute value (X)</b>															
Gross negative fair value, absolute value (X)	0.05	0.05	73	0.06	0.07	67	0.06	0.07	73	0.03	0.06	70	0.06	0.06	83
<b>Gross positive fair value (X)</b>															
Gross positive fair value (X)	0.10	0.06	81	0.16	0.10	81	0.15	0.09	81	0.08	0.07	80	0.06	0.06	83
<b>Held for trading (X)</b>															
Held for trading (X)	0.10	0.05	86	0.16	0.07	85	0.15	0.07	85	0.08	0.06	84	0.06	0.05	84
<b>Non-traded (X)</b>															
Non-traded (X)	0	0.01	21	0	0.02	20	0	0.02	21	0	0.01	34	0	0.01	49
<b>Current credit exposure (X)</b>															
Current credit exposure (X)	0.08	0.05	80	0.14	0.07	80	0.12	0.06	81	0.07	0.05	79	0.05	0.04	83
<b>Credit losses on derivative contracts</b>															
Credit losses on derivative contracts	0	0	46	0	0	44	0	0	43	0	0	45	0	0	2
<b>Past Due Derivative Instruments Fair Value</b>															
<b>30-89 days past due</b>															
30-89 days past due	0	0	48	0	0	46	0	0	46	0	0	47	0	0	47
<b>90+ days past due</b>															
90+ days past due	0	0	47	0	0	96	0	0	47	0	0	48	0	0	48
<b>Other Ratios</b>															
<b>Current credit exposure / Risk-weighted assets</b>															
Current credit exposure / Risk-weighted assets	1.25	0.59	84	2.07	0.91	84	1.85	0.85	84	1	0.73	81	0.71	0.53	83

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

## Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>					
Beginning balance	1,273,000	538,476	538,476	473,700	475,800
Gross losses	136,571	276,568	384,665	262,817	126,680
Write-downs, transfers to loans held-for-sale	240	12,102	38,371	26,488	35,147
Recoveries	50,069	30,631	47,523	44,928	40,719
Net losses	86,502	245,937	337,142	217,889	85,961
Provision for loan and lease losses	-51,457	849,937	843,150	282,665	84,007
Adjustments	-912,041	228,524	228,516	0	-146
Ending balance	223,000	1,371,000	1,273,000	538,476	473,700
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Provision for loan and lease losses / Average assets	-0.04	-0.12	65	0.68	0.66	58	0.50	0.51	54	0.17	0.15	66	0.05	0.14	23
Provision for loan and lease losses / Average loans and leases	-0.08	-0.21	64	1.28	1.06	68	0.97	0.82	67	0.32	0.24	71	0.10	0.24	26
Provision for loan and lease losses / Net loan and lease losses	-59.49	-65.12	52	345.59	587.54	41	250.09	487.86	34	129.73	130.58	61	97.73	134.68	31
Allowance for loan and lease losses / Total loans and leases not held for sale	1	1.32	24	1.61	1.58	61	1.55	1.58	54	0.61	0.83	31	0.55	0.90	22
Allowance for loan and lease losses / Total loans and leases	0.28	1.30	1	1.60	1.55	61	1.53	1.55	55	0.60	0.81	31	0.54	0.89	22
Allowance for loan and lease losses / Net loans and leases losses (X)	1.93	17.40	2	4.18	11.29	25	3.78	11.58	19	2.47	8.03	22	5.51	7.54	56
Allowance for loan and lease losses / Nonaccrual assets	33.38	330.05	2	227.06	301.93	49	178.75	299.17	27	118.69	218.72	32	106.42	214.03	24
ALLL / 90+ days past due + nonaccrual loans and leases	32.53	271.93	3	219.55	249.38	51	168.06	244.34	35	113.78	151.73	42	101.34	160.51	36
Gross loan and lease losses / Average loans and leases	0.23	0.20	63	0.42	0.35	68	0.44	0.34	71	0.30	0.28	62	0.15	0.30	33
Recoveries / Average loans and leases	0.08	0.08	59	0.05	0.07	39	0.05	0.07	45	0.05	0.08	41	0.05	0.09	34
Net losses / Average loans and leases	0.14	0.12	62	0.37	0.28	70	0.39	0.27	73	0.25	0.21	68	0.10	0.22	37
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	88	0.01	0	96	0.04	0	96	0.03	0	96	0.04	0	97
Recoveries / Prior year-end losses	13.02	25.09	29	11.65	24.77	16	18.08	33.98	22	35.47	36.22	58	25.08	41.30	33
Earnings coverage of net loan and lease losses (X)	0.20	26.30	14	2.37	20.97	15	2.89	22.91	14	-1.77	24.40	7	13.79	21.75	50

### Net Loan and Lease Losses By Type

Real estate loans	-0.01	0.02	26	0.17	0.04	91	0.14	0.04	84	-0.01	0.01	20	-0.01	0.02	25
Real estate loans secured by 1-4 family	-0.05	-0.01	16	-0.01	0.01	28	-0.01	0.01	28	-0.01	0.01	20	-0.01	0.01	20
Revolving	-0.52	-0.07	7	-0.06	0.01	20	-0.07	0.01	15	-0.15	0.02	6	-0.13	0.03	9
Closed-end	-0.03	-0.01	26	-0.01	0.01	33	-0.01	0	29	-0.01	0	31	-0.01	0.01	32
Commercial real estate loans	0.04	0.04	65	0.48	0.06	98	0.38	0.07	94	0	0.01	30	0.01	0.01	57
Construction and land development	-0.01	0.01	28	-0.12	0	5	-0.08	0	6	0	-0.01	77	0	-0.03	79
1-4 family	-0.01	0	11	-0.12	0	4	-0.08	0	3	0	0	86	0	-0.01	84
Other	0	0.01	63	0	0	59	0	0	57	0	-0.01	61	0	-0.02	68
Multifamily	0	0.01	19	-0.01	0	13	-0.01	0	14	0	0	15	0.01	0	85
Nonfarm nonresidential	0.09	0.05	72	0.94	0.08	98	0.76	0.11	95	0	0.02	47	0	0.02	42
Owner-occupied	-0.01	0.01	14	0	0.02	6	0	0.02	5	0	0.01	32	0	0.01	25
Other	0.09	0.04	80	0.95	0.05	98	0.76	0.08	96	0	0.01	54	0	0.01	52
Real estate loans secured by farmland	0	-0.01	55	0	0.04	46	0	0.02	46	0	0.01	48	0	0	21
Commercial and industrial loans	0.18	0.19	56	0.40	0.46	55	0.36	0.47	47	0.44	0.37	68	0.35	0.31	64
Loans to individuals	2.86	0.72	94	4.15	1.25	93	4.58	1.13	97	2.06	1.17	81	1.38	1.16	64
Credit card loans	5.19	2.27	89	8.26	3.33	91	7.46	2.92	91	6.56	3.11	90	3.87	2.92	70
Agricultural loans	-0.01	0.02	21	-0.03	0.11	10	-0.05	0.19	8	-0.02	0.08	9	-1.11	0.15	2
Loans to foreign governments and institutions	0	0		0	0		0	0		0	0		0	0	
Other loans and leases	-0.01	0.09	11	0.15	0.14	65	0.46	0.15	87	0.54	0.15	88	-0.02	0.14	5

BHC Name \_\_\_\_\_

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## Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>30+ Days Past Due and Nonaccrual Assets</b>					
30-89 days past due loans and leases	202,758	478,322	300,561	235,912	237,160
90+ days past due loans and leases	17,581	20,670	45,289	19,562	22,322
Nonaccrual loans and leases	667,985	603,802	712,163	453,698	445,118
Total past due and nonaccrual loans and leases	888,324	1,102,794	1,058,013	709,172	704,600
Restructured 30-89 days past due	5,345	9,600	8,509	2,794	5,792
Restructured 90+ days past due	34	0	73	24	41
Restructured nonaccrual	330,048	209,687	281,949	177,730	162,020
Total restructured loans and leases	335,427	219,287	290,531	180,548	167,853
30-89 days past due loans held for sale	202,758	0	0	0	0
90+ days past due loans held for sale	17,581	0	0	0	0
Nonaccrual loans held for sale	505,362	12,180	3,354	128,049	26,246
Total past due and nonaccrual loans held for sale	725,701	12,180	3,354	128,049	26,246
Restructured loans and leases in compliance	216,439	313,998	204,240	389,291	293,000
Other real estate owned	251	251	251	651	1,395
<b>Other Assets</b>					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Percent of Loans and Leases</b>															
30-89 days past due loans and leases	0.25	0.29	54	0.56	0.37	77	0.36	0.39	55	0.26	0.43	34	0.27	0.44	30
90+ days past due loans and leases	0.02	0.09	47	0.02	0.13	43	0.05	0.12	55	0.02	0.15	36	0.03	0.17	35
Nonaccrual loans and leases	0.83	0.54	80	0.70	0.66	60	0.86	0.66	74	0.51	0.51	51	0.51	0.54	50
90+ days past due and nonaccrual loans and leases	0.85	0.68	72	0.73	0.84	48	0.91	0.85	65	0.53	0.71	42	0.54	0.75	35
30-89 days past due restructured	0.01	0.01	69	0.01	0.01	74	0.01	0.01	67	0	0.01	44	0.01	0.02	52
90+ days past due restructured	0	0	63	0	0.01	28	0	0.01	58	0	0.01	58	0	0.01	54
Nonaccrual restructured	0.41	0.12	93	0.24	0.14	79	0.34	0.13	88	0.20	0.14	70	0.19	0.16	64
30-89 days past due loans held for sale	0.25	0	99	0	0	40	0	0	38	0	0	38	0	0	37
90+ days past due loans held for sale	0.02	0	92	0	0	40	0	0	41	0	0	42	0	0	43
Nonaccrual loans held for sale	0.63	0	97	0.01	0	87	0	0.01	79	0.14	0	97	0.03	0	90
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30-89 days past due assets	0.25	0.29	54	0.56	0.37	77	0.36	0.40	55	0.26	0.43	34	0.27	0.44	30
90+ days past due assets	0.02	0.09	46	0.02	0.13	41	0.05	0.12	55	0.02	0.15	34	0.03	0.18	32
Nonaccrual assets	0.83	0.55	78	0.70	0.67	59	0.86	0.67	73	0.51	0.53	50	0.51	0.57	49
30+ days past due and nonaccrual assets	1.10	1	65	1.29	1.25	61	1.27	1.29	62	0.80	1.19	35	0.81	1.26	28
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets	0.42	0.40	63	0.38	0.52	40	0.45	0.52	50	0.28	0.44	30	0.28	0.48	26
90+ days past due and nonaccrual assets + other real estate owned	0.42	0.42	57	0.38	0.55	38	0.45	0.55	44	0.28	0.48	26	0.28	0.52	22
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>															
Total assets	0.54	0.48	65	0.57	0.61	48	0.55	0.60	48	0.50	0.53	52	0.44	0.60	36
Allowance for loan and lease losses	399.13	67.85	97	67.66	66.38	60	72.68	66.66	66	157.20	115.41	75	157.35	118.28	76
Equity capital + allowance for loan and lease losses	4.91	4.12	69	5.09	5.10	53	5.01	4.97	55	5.03	4.28	61	4.39	4.79	47
Tier 1 capital + allowance for loan and lease losses	5.28	4.89	63	5.50	6.26	48	5.41	6.05	49	5.42	5.65	52	5.06	6.16	43
Loans and leases + other real estate owned	1.10	0.82	75	1.08	0.98	63	1.11	0.97	66	0.95	0.85	58	0.85	0.96	45

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

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### Past Due and Nonaccrual Loans and Leases

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>															
Real estate															
30–89 days past due .....	0.41	0.25	78	0.62	0.35	80	0.52	0.39	71	0.33	0.38	51	0.35	0.42	49
90+ days past due .....	0.02	0.12	49	0.01	0.17	45	0.04	0.16	57	0	0.16	28	0.01	0.22	34
Nonaccrual .....	0.93	0.60	78	0.82	0.70	66	1.11	0.76	78	0.26	0.46	32	0.26	0.57	25
Commercial and industrial															
30–89 days past due .....	0.02	0.24	9	0.68	0.24	88	0.12	0.23	42	0.09	0.31	19	0.11	0.30	24
90+ days past due .....	0	0.02	46	0.02	0.03	62	0.06	0.03	74	0.01	0.05	48	0.06	0.05	70
Nonaccrual .....	1.07	0.65	76	0.52	0.80	32	0.69	0.75	52	1.78	0.83	87	1.83	0.76	89
Individuals															
30–89 days past due .....	0.52	0.60	54	0.78	0.74	60	0.84	0.83	55	0.71	0.83	42	0.51	0.84	31
90+ days past due .....	0.30	0.08	87	0.36	0.11	83	0.46	0.14	86	0.37	0.17	80	0.29	0.16	75
Nonaccrual .....	0.01	0.17	22	0.02	0.24	27	0	0.28	22	0	0.17	23	0.01	0.23	19
Depository institution loans															
30–89 days past due .....	0	0.03	44	0	0.01	45	0	0	46	0	0	47	0	0	47
90+ days past due .....	0	0	47	0	0	48	0	0	46	0	0	49	0	0	47
Nonaccrual .....	0	0	47	0	0	49	0	0	47	0	0	48	0	0	48
Agricultural															
30–89 days past due .....	0	0.11	58	0	0.15	55	0	0.17	28	0.11	0.24	62	0	0.17	27
90+ days past due .....	0	0	45	0	0	45	0.01	0	92	0	0	86	0	0	86
Nonaccrual .....	0.01	0.51	51	0	0.72	23	0	0.49	24	0.33	0.67	62	0	0.75	23
Foreign governments															
30–89 days past due .....		0			3.73			0			0.07			0.01	
90+ days past due .....		0			0			0			0			0	
Nonaccrual .....		0.17			0.04			0.09			0.03			0.06	
Other loans and leases															
30–89 days past due .....	0.04	0.11	53	0.01	0.14	44	0.01	0.18	39	0.02	0.20	36	0	0.17	27
90+ days past due .....	0	0.01	67	0	0.01	70	0.01	0.01	81	0	0.01	63	0	0.01	66
Nonaccrual .....	0.33	0.13	81	0.74	0.19	86	0.40	0.15	80	0.12	0.13	65	0	0.14	17

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

### Past Due and Nonaccrual Loans and Leases—Continued

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
<b>Memoranda</b>																
1-4 family	30-89 days past due	0.31	0.36	55	0.49	0.51	53	0.46	0.65	46	0.40	0.67	31	0.42	0.71	31
	90+ days past due	0	0.25	17	0.01	0.36	40	0.03	0.33	45	0	0.31	31	0	0.46	31
	Nonaccrual	0.52	0.76	40	0.59	0.91	37	0.61	0.89	40	0.36	0.73	26	0.34	0.86	25
Revolving	30-89 days past due	0.34	0.33	52	0.48	0.40	64	0.45	0.48	51	0.38	0.45	42	0.45	0.50	45
	90+ days past due	0	0.03	32	0.10	0.02	84	0	0.03	66	0.01	0.05	56	0.01	0.05	56
	Nonaccrual	1.03	1.05	68	0.88	1.28	60	1.13	1.13	68	0.93	1	66	0.81	1.17	59
Closed-end	30-89 days past due	0.31	0.36	54	0.49	0.52	55	0.46	0.65	43	0.40	0.70	32	0.41	0.75	32
	90+ days past due	0	0.27	18	0	0.41	17	0.03	0.38	48	0	0.35	32	0	0.53	33
	Nonaccrual	0.50	0.71	40	0.58	0.89	40	0.58	0.87	40	0.32	0.70	27	0.31	0.84	23
Junior lien	30-89 days past due	0	0.01	27	0	0.02	22	0	0.02	21	0	0.02	20	0	0.03	19
	90+ days past due	0	0	34	0	0	33	0	0	32	0	0	60	0	0	49
	Nonaccrual	0	0.04	16	0	0.05	7	0	0.04	16	0	0.04	16	0	0.06	13
Commercial real estate	30-89 days past due	0.56	0.16	91	0.86	0.21	94	0.62	0.26	85	0.18	0.18	59	0.20	0.17	62
	90+ days past due	0.05	0.01	86	0.01	0.02	68	0.06	0.02	85	0	0.03	39	0.02	0.03	69
	Nonaccrual	1.54	0.48	93	1.22	0.53	90	1.90	0.62	93	0.08	0.23	26	0.07	0.28	23
Construction and development	30-89 days past due	3.40	0.15	97	0.25	0.24	68	0	0.28	11	0	0.28	12	1.18	0.21	95
	90+ days past due	0	0.01	38	0	0.01	34	0	0.01	35	0	0.02	33	0	0.02	31
	Nonaccrual	0	0.31	14	0	0.32	10	0.40	0.41	71	0	0.20	12	0	0.19	12
1-4 family	30-89 days past due	0	0.03	31	0	0.03	29	0	0.03	28	0	0.06	25	0	0.06	25
	90+ days past due	0	0	45	0	0	41	0	0	42	0	0	41	0	0	43
	Nonaccrual	0	0.02	31	0	0.03	27	0	0.03	27	0	0.02	30	0	0.02	28
Other	30-89 days past due	3.40	0.10	97	0.25	0.17	75	0	0.22	13	0	0.20	15	1.18	0.13	96
	90+ days past due	0	0	40	0	0	39	0	0	40	0	0.01	35	0	0.02	33
	Nonaccrual	0	0.25	15	0	0.26	12	0.40	0.35	72	0	0.17	14	0	0.15	15
Multifamily	30-89 days past due	0.18	0.09	76	0.27	0.09	84	0.23	0.09	80	0.07	0.08	66	0.04	0.10	57
	90+ days past due	0	0	93	0	0	43	0	0	45	0	0	41	0	0.01	39
	Nonaccrual	0.07	0.13	69	0.06	0.09	56	0.06	0.11	53	0.02	0.05	52	0.06	0.08	62
Nonfarm non-residential	30-89 days past due	0.33	0.12	84	1.42	0.21	96	1.03	0.23	93	0.28	0.14	81	0.12	0.17	42
	90+ days past due	0.09	0.01	90	0.03	0.02	76	0.11	0.02	87	0	0.03	44	0.04	0.03	76
	Nonaccrual	2.88	0.58	97	2.30	0.68	95	3.57	0.80	98	0.13	0.28	31	0.09	0.30	21
Owner Occupied	30-89 days past due	0.29	0.04	96	0.65	0.07	99	0.91	0.07	99	0.18	0.07	90	0.11	0.09	61
	90+ days past due	0.06	0	94	0.03	0	91	0.10	0	99	0	0.01	52	0.04	0.01	82
	Nonaccrual	0.21	0.20	55	0.26	0.26	53	0.25	0.27	48	0.12	0.16	47	0.06	0.17	25
Other	30-89 days past due	0.04	0.07	58	0.76	0.13	95	0.12	0.14	62	0.10	0.07	71	0.02	0.07	36
	90+ days past due	0.03	0.01	81	0	0.01	33	0.01	0.01	78	0	0.01	30	0	0.01	31
	Nonaccrual	2.67	0.31	97	2.04	0.36	97	3.32	0.44	99	0.02	0.10	28	0.03	0.13	29
Farmland	30-89 days past due	0	0.13	30	0	0.24	26	0	0.11	30	0	0.23	23	0	0.25	23
	90+ days past due	0	0.01	44	0	0.01	44	0	0	45	0	0.01	42	0	0.01	42
	Nonaccrual	0	1.06	21	0	1.49	17	0	1.13	19	0	0.84	19	0	1.23	19
Credit card	30-89 days past due	1.56	0.79	90	1.48	0.92	81	1.17	0.95	66	1.73	1.19	81	1.47	1.22	67
	90+ days past due	1.86	0.40	94	1.34	0.55	87	1.65	0.63	91	2.12	0.78	90	1.39	0.73	78
	Nonaccrual	0	0.08	36	0	0.06	35	0	0.05	37	0	0.11	35	0	0.09	36

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Common Equity Tier 1 Capital</b>					
Common stock plus related surplus	8,367,405	8,354,795	8,373,781	8,353,062	8,308,890
Retained earnings	9,941,704	8,780,562	9,071,793	8,788,457	9,523,717
Accumulated other comprehensive income (AOCI)	-417,347	14,279	12,624	-861,999	-1,324,235
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	17,891,762	17,149,636	17,458,198	16,279,520	16,508,372
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>					
Less: Goodwill, intangible assets, and deferred tax assets	1,683,194	1,637,249	1,623,564	2,052,290	3,528,253
Accumulated other comprehensive income-related adjustments	-417,347	14,279	12,624	-861,901	-1,299,305
Other deductions from common equity tier 1 capital	6,919	-3,777	-1,160	2,710	10,287
Subtotal:	16,618,996	15,501,885	15,823,170	15,086,421	14,269,137
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	13,335
Common equity tier 1 capital	16,618,996	15,501,885	15,823,170	15,086,421	14,255,802
<b>Additional Tier 1 Capital</b>					
Additional tier 1 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	0	0	0	0	0
Less: Additional tier 1 capital deductions	0	0	0	0	13,335
Additional tier 1 capital	0	0	0	0	0
<b>Tier 1 Capital</b>	16,618,996	15,501,885	15,823,170	15,086,421	14,255,802
<b>Tier 2 Capital</b>					
Tier 2 capital instruments and related surplus	0	35,768	35,803	35,663	35,523
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	301,000	1,112,263	1,011,856	647,196	613,100
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	301,000	1,148,031	1,047,659	682,859	648,623
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	301,000	1,148,031	1,047,659	682,859	648,623
Exited advanced approach tier 2 capital					
Total capital	16,919,996	16,649,916	16,870,829	15,769,280	14,904,425
Exited advanced approach total capital					
<b>Total Assets for Capital Ratios</b>					
Average total consolidated assets, adjusted	164,002,635	165,168,548	166,610,748	171,205,014	165,365,403
Less: Deductions from common equity tier 1 capital	1,683,194	1,637,249	1,623,564	2,052,290	3,541,588
Less: Other deductions	-527,998	-607,209	-581,516	-653,895	-725,410
Total assets for leverage ratio	162,847,439	164,138,508	165,568,700	169,806,619	162,549,225
Total risk-weighted assets	106,860,403	103,152,498	103,576,196	106,967,705	102,088,022
Exited advanced approach total RWA					

Capital Ratios	BHC	Peer # 1	Pct												
Common equity tier 1 capital, column A	15.55	12.59	87	15.03	12.26	85	15.28	12.35	85	14.10	12.11	80	13.96	12.09	80
Common equity tier 1 capital, column B	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A	15.55	13.31	84	15.03	12.97	83	15.28	13.08	82	14.10	12.78	74	13.96	12.85	75
Tier 1 capital, column B	0	0.33	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A	15.83	15.21	67	16.14	15.12	75	16.29	15.23	73	14.74	14.36	65	14.60	14.45	66
Total capital, column B	0	0.36	46	0	0.38	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage	10.21	9.07	81	9.44	9.05	64	9.56	9.13	69	8.88	9.76	28	8.77	9.71	18
Supplementary leverage ratio, advanced approaches HCs		6.90			8.70			8.72			7.41			7.31	

BHC Name

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### Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>Insurance Activities</b>							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	0	850	1,080	2,028	3,098	-100.00	-100.00
Other insurance activities income	0	850	1,080	2,028	3,098	-100.00	-100.00
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	258,816	268,873	269,078	269,701	315,867	-3.74	-20.24

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0	39	0	0.01	37	0	0.01	36
Insurance underwriting assets (P/C) / Total insurance underwriting assets		53.46			54.17			53.67			51.47			56.12	
Insurance underwriting assets (L/H) / Total insurance underwriting assets		46.54			45.83			46.33			48.53			43.88	
Separate account assets (L/H) / Total life assets		13.15			11.09			11.24			7.26			8.53	
<hr/>															
Insurance activities revenue / Adjusted operating income	0	0.38	11	0.02	0.41	37	0.02	0.41	37	0.04	0.47	42	0.06	0.47	47
Premium income / Insurance activities revenue		2.90			2.06	40		2.84	40		7.32	37		4.86	37
Credit related premium income / Total premium income		31.14			40.11			38.23			34.91			44.54	
Other premium income / Total premium income		68.86			59.89			61.77			65.09			55.46	
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Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.03	43	0	0.03	44	0	0.08	39	0	0.08	42
Insurance net income (P/C) / Equity (P/C)		28.21			10.18			15.59			19.86			15.64	
Insurance net income (L/H) / Equity (L/H)		5.51			5.32			3.62			5.13			1.99	
Insurance benefits, losses, expenses / Insurance premiums		-364.02			654.61			447.82			233.61			160.49	
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0			0.07			0.15			0.17	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0.15			2.31	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	1.54	11.72	13	1.59	11.07	16	1.57	11.03	15	1.73	11.51	16	2.14	10.22	20
<hr/>															
<b>Broker-Dealer Activities</b>															
Net assets of broker-dealer subsidiaries (\$000)		28,238,151			28,348,149			32,653,275			34,385,170			33,840,546	
Net assets of broker-dealer subsidiaries / Consolidated assets	17.16	0.44	95	17.28	0.75	93	19.45	0.75	94	20.13	1.39	92	20.13	1.79	91

BHC Name

City/State

## Foreign Activities

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Foreign Activities</b>					
Total foreign loans and leases	871,880	1,035,448	1,029,290	1,080,359	981,800
Real estate loans	35,780	38,505	36,149	28,654	26,362
Commercial and industrial loans	808,849	965,473	962,697	1,017,237	917,196
Loans to depository institutions and other banks acceptances	0	0	3	7	13
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	27,251	31,470	30,441	34,461	38,229
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	871,880	1,035,448	1,029,290	1,080,359	981,800
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>															
Yield: Foreign loans	0	0.63	34	0	0.88	31	0	0.87	31	0	1.25	31	0.67	1.17	63
Cost: Interest-bearing deposits		0.12			0.48			0.42			1.19			0.97	
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans		0.18			6.51			5.18			27.03			27.29	
Commercial and industrial loans	0.09	0.86	37		0.43			0.64			0.29		1.62	1.53	71
Foreign governments and institutions		0			0			0			0			0	
<b>Growth Rates</b>															
Net loans and leases	-15.80	-0.16	24	0.01	-0.58	60	-4.73	-2.40	52	10.04	22.48	67	6.60	7.24	51
Total selected assets	-15.80	3.36	25	0.01	2.65	50	-4.73	2.04	39	10.04	12.40	68	4.98	3.24	57
Deposits		10.74			-1.43			3.46			10.36			5	

BHC Name

City/State

### Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>Activity</b>							
Securitization activities	268,025	246,706	248,569	239,872	178,831	8.64	817.52
1–4 family residential loans	268,025	246,706	248,569	239,872	178,831	8.64	817.52
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		
<b>Activity as a Percent of Total Assets</b>							
Securitization activities	0.16	0.15	0.15	0.15	0.14		0.11
1–4 family residential loans	0.16	0.15	0.15	0.15	0.14		0.11
Home equity lines	0	0	0	0	0		0
Credit card receivables	0	0	0	0	0		0
Auto loans	0	0	0	0	0		0
Commercial and Industrial loans	0	0	0	0	0		0
All other loans and leases	0	0	0	0	0		0
Asset-backed commercial paper conduits	0	0	0	0	0		0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		0
Liquidity commitments provided to conduit structures	0	0	0	0	0		0
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>							
1–4 family residential loans	30.42	35.26	33.56	33.56	40.87		44.31
Home equity lines	1.56	2	1.90	1.90	2.28		2.54
Credit card receivables	0.25	0.27	0.27	0.27	0.33		0.38
Auto loans and other consumer loans	3.10	3.61	3.26	3.26	4.60		2.66
Commercial and industrial loans	25.04	22.78	23.61	23.61	18.12		18.41
All other loans and leases	39.63	36.09	37.39	37.39	33.81		31.70

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Percent of Total Securitization Activities by Type</b>					
Retained credit exposure.....	0	0	0	0	0
1-4 family residential loans.....	0	0	0	0	0
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....	0	0	0	0	0
Seller's interest carried as securities and loans.....	0	0	0	0	0
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans.....					
<b>Percent of Tier 1 Capital</b>					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure.....	6.01	7.37	6.99	7.47	5.18

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>30-89 Days Past Due Securitized Assets</b>							
1-4 family residential loans.....	3,881	7,703	4,886	6,085	3,686	-49.62	
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 30-89 days past due securitized assets.....	3,881	7,703	4,886	6,085	3,686	-49.62	
<b>90+ Days Past Due Securitized Assets</b>							
1-4 family residential loans.....	895	3,845	1,905	163	0	-76.72	
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 90+ days past due securitized assets.....	895	3,845	1,905	163	0	-76.72	
Total past due securitized assets.....	4,776	11,548	6,791	6,248	3,686	-58.64	
<b>Net Losses on Securitized Assets</b>							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total net losses on securitized assets.....	0	0	0	0	0		

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### Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans	1.45	3.12	1.97	2.54	2.06
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets	1.45	3.12	1.97	2.54	2.06
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans	0.33	1.56	0.77	0.07	0
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets	0.33	1.56	0.77	0.07	0
Total past due securitized assets percent of securitized assets	1.78	4.68	2.73	2.60	2.06
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	0	0	0	0	0
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans	0.32	0.51	0.47	0.42	0.42
Home equity lines	0.34	0.48	0.45	0.38	0.45
Credit card receivables	1.56	1.48	1.17	1.73	1.47
Commercial and industrial loans	0.02	0.68	0.12	0.09	0.11
All other loans and leases	0.34	0.55	0.41	0.18	0.15
Total managed loans past due 30–89 days	0.26	0.56	0.37	0.27	0.28
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans	0	0.01	0.03	0	0
Home equity lines	0	0.10	0	0.01	0.01
Credit card receivables	1.86	1.34	1.65	2.12	1.39
Commercial and industrial loans	0	0.02	0.06	0.01	0.06
All other loans and leases	0.04	0.04	0.07	0.03	0.02
Total managed loans past due 90+ days	0.02	0.03	0.06	0.02	0.03
<b>Total Past Due Managed Assets</b>					
	0.28	0.59	0.42	0.29	0.30
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans	-0.03	-0.01	-0.01	-0.01	-0.01
Home equity lines	-0.52	-0.06	-0.07	-0.15	-0.13
Credit card receivables	5.19	8.26	7.46	6.56	3.87
Commercial and industrial loans	0.18	0.40	0.36	0.44	0.35
All other loans and leases	0.23	0.68	0.75	0.39	0.07
<b>Net Losses on Managed Assets Percent of Total Managed Assets</b>					
	0.14	0.38	0.40	0.24	0.10

BHC Name \_\_\_\_\_

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# Parent Company Income Statement

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>Operating Income</b>							
Income from bank subsidiaries .....	24,794	42,522	52,142	107,517	1,792,854	-41.69	45.48
Dividends .....	0	0	0	0	1,700,000		
Interest .....	16,828	34,851	41,924	97,319	82,541	-51.71	92.12
Management and service fees .....	0	0	0	0	0		
Other income .....	7,966	7,671	10,218	10,198	10,313	3.85	-3.84
Income from nonbank subsidiaries .....	31,228	109,910	120,516	683,687	154,298	-71.59	165.79
Dividends .....	5	65,709	65,715	615,767	95,046	-99.99	-76.19
Interest .....	27,653	40,607	50,084	63,340	54,653	-31.90	299.09
Management and service fees .....	0	0	0	0	0		
Other income .....	3,570	3,594	4,717	4,580	4,599	-0.67	-25.61
Income from subsidiary holding companies .....	0	0	0	0	0		
Dividends .....	0	0	0	0	0		
Interest .....	0	0	0	0	0		
Management and service fees .....	0	0	0	0	0		
Other income .....	0	0	0	0	0		
Total income from subsidiaries .....	56,022	152,432	172,658	791,204	1,947,152	-63.25	94.57
Securities gains (losses) .....	0	0	0	0	0		
Other operating income .....	0	0	0	0	0		
Total operating income .....	56,022	152,432	172,658	791,204	1,947,152	-63.25	94.57
<b>Operating Expenses</b>							
Personnel expenses .....	0	0	0	0	0		
Interest expense .....	71,806	113,167	139,686	248,991	192,042	-36.55	46.32
Other expenses .....	28,966	23,785	31,670	30,332	19,395	21.78	43.20
Provision for loan and lease losses .....	0	0	0	0	0		
Total operating expenses .....	100,772	136,952	171,356	279,323	211,437	-26.42	45.41
Income (loss) before taxes .....	-44,750	15,480	1,302	511,881	1,735,715		
Applicable income taxes (credit) .....	-11,731	-13,135	-17,737	-24,000	-13,258		
Extraordinary items .....							
Income before undistributed income of subsidiaries .....	-33,019	28,615	19,039	535,881	1,748,973		
Equity in undistributed income of subsidiaries .....	1,176,142	-191,854	147,429	-1,269,638	-675,718		72.94
Bank subsidiaries .....	1,008,575	-322,829	-38,124	-746,271	-696,998		75.27
Nonbank subsidiaries .....	167,567	130,975	185,553	-523,367	21,280	27.94	60.09
Subsidiary holding companies .....	0	0	0	0	0		
Net income (loss) .....	1,143,123	-163,239	166,468	-733,757	1,073,255		74.39
<b>Memoranda</b>							
Bank net income .....	1,008,575	-322,829	-38,124	-746,271	1,003,002		75.27
Nonbank net income .....	167,572	196,684	251,268	92,400	116,326	-14.80	60.06
Subsidiary holding companys' net income .....	0	0	0	0	0		

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# Parent Company Balance Sheet

Dollar Amount in Thousands	09/30/2021	% of Total Assets	09/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
									1-Year	5-Year
<b>Assets</b>										
Investment in bank subsidiaries	19,187,767	75.29	18,842,553	76.36	18,769,824	76.07	18,143,494	18,527,131	1.83	18.92
Common and preferred stock	16,385,746	64.30	15,510,409	62.86	15,805,761	64.06	15,102,724	15,383,979	5.64	1.64
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	2,775,000	10.89	3,300,000	13.37	2,925,000	11.85	3,000,000	3,109,345	-15.91	
Other receivables	27,021	0.11	32,144	0.13	39,063	0.16	40,770	33,807	-15.94	109.79
Investment in nonbank subsidiaries	5,428,775	21.30	4,966,952	20.13	5,026,717	20.37	4,785,287	4,634,362	9.30	107.55
Common and preferred stock	2,336,819	9.17	2,125,352	8.61	2,181,639	8.84	2,002,945	2,495,702	9.95	36.77
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	3,078,210	12.08	2,827,838	11.46	2,830,750	11.47	2,768,072	2,123,655	8.85	243.69
Other receivables	13,746	0.05	13,762	0.06	14,328	0.06	14,270	15,005	-0.12	20.15
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
<b>Assets Excluding Investment in Subsidiaries</b>										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	0	0	0	0	0	0	0	0		
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	567,641	2.23	532,110	2.16	582,526	2.36	840,201	739,075	6.68	-72.90
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment	148,278	0.58	155,398	0.63	153,648	0.62	160,549	0	-4.58	
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	152,497	0.60	179,329	0.73	141,984	0.58	190,362	25,484	-14.96	860.43
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	25,484,958	100.00	24,676,342	100.00	24,674,699	100.00	24,119,893	23,926,052	3.28	22.17
<b>Liabilities and Capital</b>										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	400,000	1.57	0	0	0	0	0	0		
Borrowings with maturity over 1 year	6,988,666	27.42	7,587,652	30.75	7,239,176	29.34	7,585,275	7,318,866	-7.89	170.08
Subordinated notes and debentures	0	0	0	0	0	0	0	0		
Other liabilities	202,932	0.80	204,317	0.83	208,957	0.85	217,402	62,060	-0.68	414.77
Balance due to subsidiaries and related institutions	1,598	0.01	37,927	0.15	38,058	0.15	37,695	36,754	-95.79	-99.82
Total liabilities	7,593,196	29.79	7,829,896	31.73	7,486,191	30.34	7,840,372	7,417,680	-3.02	116.43
Equity Capital	17,891,762	70.21	16,846,446	68.27	17,188,508	69.66	16,279,521	16,508,372	6.20	3.11
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0		
Common stock	132,077	0.52	132,077	0.54	132,077	0.54	132,077	131,935	0.00	-8.48
Common surplus	8,235,328	32.31	8,222,718	33.32	8,241,704	33.40	8,220,985	8,176,955	0.15	4.63
Retained earnings	9,941,704	39.01	8,477,372	34.35	8,802,103	35.67	8,788,458	9,523,717	17.27	1.77
Accumulated other comprehensive income	-417,347	-1.64	14,279	0.06	12,624	0.05	-861,999	-1,324,235		
Other equity capital components	0	0	0	0	0	0	0	0		
Total liabilities and equity capital	25,484,958	100.00	24,676,342	100.00	24,674,699	100.00	24,119,893	23,926,052	3.28	22.17
<b>Memoranda</b>										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	0	0	36,875	0.15	36,911	0.15	36,767	36,622	-100.00	-100.00
Notes payable to subsidiaries that issued TPS	0	0	36,875	0.15	36,911	0.15	36,767	36,622	-100.00	-100.00
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		-100.00
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

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# Parent Company Analysis—Part 1

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Profitability</b>															
Net income / Average equity capital.....	8.74	12.52	17	-1.30	6.29	8	0.99	7.29	8	-4.35	9.68	1	5.83	10.40	9
Bank net income / Average equity investment in banks.....	8.42	12.35	12	-2.81	6.43	8	-0.25	7.45	8	-4.83	10.51	0	6.14	11.19	8
Nonbank net income / Average equity investment in nonbanks.....	9.92	13.18	50	12.93	8.01	73	12.20	9.75	67	3.81	7.89	40	4.82	7.10	48
Subsidiary HCs net income / Average equity investment in sub HCs.....		11.04			6.72			7.01			8.55			8.78	
Bank net income / Parent net income.....	88.23	96.45	20		87.60			88.16			82.22		93.45	82.56	24
Nonbank net income / Parent net income.....	14.66	3.22	85		4.43		150.94	3.59	99		5.93		10.84	3.78	83
Subsidiary holding companies' net income / Parent net income.....		66.57			81.94			68.34			74			72.48	
<b>Leverage</b>															
Total liabilities / Equity capital.....	42.44	16.51	87	46.48	20.37	84	43.55	20.06	84	48.16	20.43	83	44.93	20.88	84
Total debt / Equity capital.....	41.30	11.37	89	45.04	14.74	87	42.12	14.41	86	46.59	14.31	85	44.33	14.69	85
Total debt + notes payable to subs that issued TPS / Equity capital.....	41.30	13.41	89	45.26	17.04	87	42.33	16.67	86	46.82	16.36	85	44.56	17.10	85
Total debt + Loans guaranteed for affiliate / Equity capital.....	41.30	11.46	89	45.04	15.02	87	42.12	14.68	86	46.59	14.56	85	44.33	15.14	85
Total debt / Equity capital – excess over fair value.....	41.30	11.47	88	45.04	14.86	87	42.12	14.52	86	46.59	14.51	84	44.33	14.81	85
Long-term debt / Equity capital.....	39.06	10.65	89	45.04	13.73	87	42.12	13.56	86	46.59	13.04	88	44.33	13.37	87
Short-term debt / Equity capital.....	2.24	0.55	85	0	0.92	36	0	0.77	38	0	1.02	36	0	1.14	37
Current portion of long-term debt / Equity capital.....	0	0.10	40	0	0.05	41	0	0.06	40	0	0.05	40	0	0.14	39
Excess cost over fair value / Equity capital.....	0	0.08	40	0	0.08	39	0	0.08	39	0	0.12	38	0	0.12	39
Long-term debt / Consolidated long-term debt.....	64.11	40.69	69	50.66	32.61	67	57.21	34.67	71	53.08	28.44	75	55.33	28.63	75
<b>Double Leverage</b>															
Equity investment in subs / Equity capital.....	104.64	103.15	64	104.69	103.27	63	104.65	102.81	64	105.07	103.22	61	108.31	103.10	79
Total investment in subs / Equity capital.....	137.59	108.29	90	141.33	110.46	87	138.44	110.16	87	140.84	111.07	86	140.30	112.48	86
Equity investment in subs / Equity cap, Qual TPS + other PS in T1.....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1.....															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X).....	0.55	0.27	74		0.69		4.80	0.47	96		0.36		1.28	0.35	86
Equity investment in subs – equity cap / Net income-div (X).....	0.55	0.85	49		2.31		4.80	1.82	86		1.22		1.28	1.22	66
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends.....	75.55	152.56	18	125.30	128.63	54	115.82	136.59	43	294.74	177.68	85	928.97	162.34	98
Cash from ops + noncash items + op expense / Op expense + dividend.....	87.89	155.61	24	138.69	142.45	57	148.90	147.24	61	32.23	190.27	6	924.67	174.91	98
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends.....	95.59	94.59	45	-115.10	140.42	2	92.97	134.08	23	138.22	116.34	70	90.58	103.19	32
Pretax operating income + interest expense / Interest expense.....	37.68	1,645.53	7	113.68	1,826.91	15	100.93	2,016.32	11	305.58	1,968.54	17	1,003.82	2,898.75	47
Pretax op inc + interest expense + trust pref / Interest expense + trust pref.....	37.84	1,896.20	6	113.58	1,413.95	14	100.93	1,539.23	10	304.23	1,632.83	15	996.68	1,369.37	50
Dividends + interest from subsidiaries / Interest expense + dividends.....	61.95	174.48	16	124.74	144.62	48	112.91	150.43	36	311.83	210.80	80	1,006.15	188.90	97
Fees + other income from subsidiaries / Salary + other expenses.....	39.83	12.03	81	47.36	14.76	78	47.16	13.95	81	48.72	16.52	79	76.89	16.08	91
Net income / Current part of long-term debt + preferred dividends (X).....		40.79			26.65			35.64			57.11			33.93	
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets.....	-20.02	3.29	0	-22.47	3.69	1	-20.83	3.85	1	-21.72	2.64	2	-20.56	2.61	2
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due.....		0.60			0.12			0.10			0.04			0.24	
Nonaccrual.....		1.04			0.80			1.03			0.54			6.54	
Total.....		1.64			0.92			1.13			0.58			6.78	
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries.....	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total.....	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.25	44
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries.....	19.61	1.76	92	19.58	2.95	88	21.69	2.66	90	22.42	5.62	84	22.77	5.50	84
Combined thrift assets (reported only by bank holding companies).....	0	0	50	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets.....	0.02	0.07	84	0.02	0.07	81	0.02	0.08	82	0.02	0.19	76	0.02	0.21	76

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## Parent Company Analysis—Part 2

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....		69.90		0	84.44	1	0	81.10	1	0	57.84	1	0	57.26	2
Dividends declared / Net income .....	0	27.22	3		49.77		0	42.29	4		33.08		0	27.33	5
Net income – dividends / Average equity.....	8.74	9.25	51	-1.30	3.19	10	0.99	4.14	14	-4.35	6.46	2	5.83	7.33	30
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....		160.45			130.19			132.17			178.13			157.73	
Dividends from nonbank subsidiaries .....		6.19			3.74			3.41			7.53			7.13	
Dividends from subsidiary holding companies.....		6.32			2.34			4.85			21.40			16.86	
Dividends from all subsidiaries .....		213.42			167.02			174.85			260.40			215.26	
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	0	43.30	6		61.85			60.28			66.55		169.49	60.71	98
Interest income from bank subsidiaries.....	1.67	0.11	95		0.48			0.36			0.54		8.23	0.52	96
Management and service fees from bank subsidiaries .....	0	0.87	38		1.79			1.47			1.55		0	1.88	36
Other income from bank subsidiaries.....	0.79	0	96		0			0			0		1.03	0	96
Operating income from bank subsidiaries .....	2.46	48.70	11		71.13			62.88			69.36		178.75	63.43	98
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....	0	66.90	17	33.41	52.29	54	26.15	56.39	46	666.41	82.95	94	81.71	51.40	69
Interest income from nonbank subsidiaries.....	16.50	2.38	91	20.65	4.57	87	19.93	7.38	85	68.55	20.25	83	46.98	18.56	81
Management and service fees from nonbank subsidiaries .....	0	0.66	39	0	0.93	40	0	0.86	39	0	1.92	38	0	2.96	38
Other income from nonbank subsidiaries.....	2.13	0.11	92	1.83	0.20	90	1.88	0.16	90	4.96	1.06	89	3.95	0.15	92
Operating income from nonbank subsidiaries .....	18.64	94.31	30	55.88	70.62	46	47.96	79.84	41	739.92	150.41	93	132.64	99.33	74
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		36.58			25.82			43.51			61.23			48.56	
Interest income from subsidiary holding companies.....		5.06			9.87			8.40			6.54			3.95	
Management and service fees from subsidiary holding companies.....		0.75			0.41			0.44			0.36			0.43	
Other income from subsidiary holding companies.....		-0.41			0.01			0.01			0.29			0.01	
Operating income from subsidiary holding companies.....		47.30			41.80			55.20			76.49			61.19	
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	0	72.55	8	0	68	10	0	69.76	8	0	67.32	10	87.31	65.18	43
Interest income from bank subsidiaries.....	30.04	0.27	97	22.86	1.03	94	24.28	0.63	96	12.30	0.80	95	4.24	0.92	89
Management and service fees from bank subsidiaries .....	0	1.64	37	0	2.06	37	0	1.87	37	0	1.81	36	0	2.01	37
Other income from bank subsidiaries.....	14.22	0.03	99	5.03	0.08	94	5.92	0.04	97	1.29	0.03	94	0.53	0.02	94
Operating income from bank subsidiaries .....	44.26	82.68	17	27.90	80.80	19	30.20	82.20	17	13.59	78.80	18	92.08	74.20	38
Dividends from nonbank subsidiaries .....	0.01	3.56	42	43.11	2.36	96	38.06	1.95	96	77.83	2.65	98	4.88	2.57	82
Interest income from nonbank subsidiaries.....	49.36	0.20	98	26.64	0.90	94	29.01	0.73	96	8.01	1.19	90	2.81	2.32	85
Management and service fees from nonbank subsidiaries .....	0	0.02	42	0	0.03	42	0	0.02	42	0	0.06	41	0	0.03	41
Other income from nonbank subsidiaries.....	6.37	0.01	97	2.36	0.02	96	2.73	0.01	96	0.58	0.04	91	0.24	0.02	93
Operating income from nonbank subsidiaries .....	55.74	5.69	92	72.10	5.80	93	69.80	4.70	95	86.41	7.29	94	7.92	7.64	76
Dividends from subsidiary holding companies.....	0	2.13	45	0	1.41	44	0	2.53	44	0	4.52	43	0	5.15	42
Interest income from subsidiary holding companies.....	0	0.01	45	0	0.16	44	0	0.11	44	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	0	3.40	44	0	4.22	42	0	4.56	42	0	6.08	40	0	6.79	39
Loans and advances from subsidiaries / Short term debt.....	0	152.66	13		216.76			135.13			83.37			87.87	
Loans and advances from subsidiaries / Total debt .....	0	28.03	13	0.49	27.05	26	0.51	27.08	26	0.48	28.33	24	0.50	26.53	26